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EVALUATION STUDY ON "INDIRA AWAAS YOJANA (IAY)" IN MEGHALAYA

PROGRAMME IMPLEMENTATION AND **EVALUATION DEPARTMENT**

GOVERNMENT OF MEGHALAYA



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INDIRA AWAAS YOJANA

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ABBREVIATIONS

AE	Assistant Engineer
BDO	Block Development Officer
BPL	Below Poverty Line
C & RD	Community & Rural Development
CSP	Centrally Sponsored Scheme
CSS	Central/Centrally Sponsored Schemes
DC	Deputy Commissioner
DJRC	D. J. Research & Consultancy Pvt. Ltd.
DPR	Detailed Project Report
DRDA	District Rural Development Agency
DRI	Differential Rate of Interest
FGD	Focus Group Discussion
GoI	Government of India
IAY	Indira Awaas Yojana
JE	Junior Engineer
JRY	Jawahar Rozgar Yojana
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoRD	Ministry of Rural Development
NABARD	National Bank for Agriculture and Rural Development
NGOs	Non-Governmental Organization
NOAP	National Old Age Pension
NREP	National Rural Employment Programme

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PMEGP	Prime Ministers Employment Generation Programme
PMGSY	Pradhan Mantri Gramya Sadak Yojana
RGGVY	Rajiv Gandhi Grameen Vidyutikaran Yojana
RLEGP	Rural Labour Employment Guarantee Programme
RLEGP	Rural Landless Employment Guarantee Programme
RSBY	Rashtriya Swasthya Bima Yojana
SC	Scheduled Caste
SGSY	Swarnajayanti Gram Swarojgar Yojana
SHG	Self-help Group
ST	Scheduled Tribes
TSC	Total Sanitation Campaign
ZP	Zillah Parishad

EXECUTIVE SUMMARY

Having a safe dwelling house with basic amenities by each family is a basic minimum need that a nation must fulfill. With this end in view, Indira Awaas Yojana (IAY) started as a Centrally Sponsored Scheme (CSS) has come a long way to help states to provide grants for construction of this dream house by the disadvantaged households. This summary provides some assessment of various important aspects of this development carried out during the last year of 10th five year plan and the first four years of the 11th five year plan. The assessment also includes impact of some of the house completions for the year 2011-12 of the 11th five year plan in the state of Meghalaya. The study was carried out by independent evaluator firm D.J. Research and Consultancy Pvt. Ltd., (DJRC) specially recruited by the Government of Meghalaya for this independent evaluation. The principal objectives of this study are:

- To examine the present ratio of allotment of IAY houses for women beneficiaries in terms of married women, widows and joint names;
- To assess the impact of IAY on the socio-economic profile of the women beneficiaries with special focus on their family status, attitude towards the girl child etc;
- To assess the impact of IAY on women in districts with different levels of development and to observe the effect on their willingness to take up selfemployment, educate children, restricted family size etc;
- > To assess the perceptions of women beneficiaries on the IAY scheme;
- To assess the adequacy of the unit cost of IAY in this region and its feasibility for BPL families or supplementing finance arranging from other sources and debt trap in case deficiency of fund;
- To examine any instance of leakages or malpractices in the process of IAY implementation;

- To examine whether locally available housing material resources or low cost materials used and beneficiaries' perception on low cost material;
- Examine the time lag in the entire process till sanction to completion of the house;
- To highlight any significant operational or conceptual aspect to improve development effectiveness of IAY scheme which would help for replication in other areas;
- To examine the shortcoming in implementation of IAY and proposed suitable suggestion for its improvement.

Study Scope: This evaluation study determined the tangible and intangible benefits of the scheme indicating output and outcome. It also identified the bottlenecks/hurdles in implementation of the scheme to suggest appropriate remedial measures. It reviewed the physical and financial progress under IAY.

Methodology: The study analysed both secondary official data and primary survey data collected by DJRC experts from all the seven districts on a sample basis. The primary data were collected through the structured schedules/questionnaires and supported by discussion/interview with the various stakeholders. i.e. State level Implementing Authority/District level Implementing Authority, Contractors, Block level Officials, Beneficiaries, Non-Beneficiaries, NGOs etc. Secondary data used was collected from a number of sources like concerned officials of Rural Development Department at state/district/block level and other knowledgeable sources like various websites, articles of interest in different journals etc. and interviews of the beneficiaries of rural connectivity. Besides this the study has been supplemented with spot observations made by DJRC field team.

This evaluation study represents the findings of entire state of Meghalaya covering all the seven districts. Four blocks each from East Khasi Hills and West Garo Hills districts, three blocks each from East Garo Hills, West Khasi Hills and Jaintia Hills districts, two blocks each from South Garo Hills and Ri-Bhoi districts were selected for sample study. A total of 21 blocks out of a total 39 blocks (around 54%) in Meghalaya have been selected for sample analysis. A total of 63 villages were sampled for making overall assessment of the programme. Twelve beneficiaries and two non beneficiaries from each sample village were interviewed. Thus a total of 504 beneficiaries and 126 non beneficiaries were interviewed. One FGD was conducted at each sample village, thus a total of 63 FGDs were conducted during the study.

Sample Abstract	
Sample	Coverage in Number
District	7
Block	21
Village	63
FGD	63
Beneficiary	504
Non-beneficiary	126
Source: DJRC Primary Survey 2012	

Simple random sampling procedure was adopted for selection of villages under IAY houses. Under the scheme, villages in the interior pockets and the households are also covered. For better result of the impact of the scheme 126 non beneficiaries have been selected from the sample villages. Besides several officials, at village such as village headmen and *Gram Sevaks*, block level officials/engineers, district level officials have been approached for detailed understanding of the implementation framework and its impact on beneficiaries from the scheme. Although non-beneficiaries are yet to be funded through the scheme, it appears that those who can afford after noticing the benefits of IAY have also constructed their house using own funds.

Identification and Selection of Beneficiaries: The identification and selection process is found to be based on the list prepared at village level duly supervised by the officials. Majority of the beneficiaries selected received the funding within six months from the date of selection. Officials attributed any delay beyond that time (of six months) on account of delay in allocation of funds, some even received at the very end of the year.

Prioritization of beneficiaries is given to the following sections: It was found that priority in selection of poorest of the poor and other disadvantaged households was always maintained. Women headed households, widows and physically challenged have

been given adequate preference for IAY assistance. Around 91% of the beneficiaries from the primary analysis are ST and women (refer table in annexure for socio and literacy profile of sample beneficiaries). Around 45 SC beneficiaries in West Garo Hills have been given houses under IAY. None of the sample respondents were freed bonded labour and neither has anyone been selected from the general category. 44 Physically challenged beneficiaries have been selected under IAY.

Although convergence with other schemes was found at a low level those beneficiaries, who were eligible to get IAY funding, were also targeted to be covered under Total Sanitation Campaign (TSC) for construction of toilet. Toilet facility has made an immense difference in increasing health and hygiene consciousness among beneficiaries. Having a house has also given the residents a chance to get piped water connection, electricity connection and benefits through other schemes that better their living condition. For development of sanitation at rural areas, the Rural Water Supply and Sanitation department is operational at the block and village level.

The cumulative availability of fund for New Construction during 2007-08 to 2011-12 (Up to February 2012) was Rs.22884.46 lakh, against which the expenditure incurred was only Rs.18421.23 lakh. The main reasons behind the lower achievements are late receipt of payment, limited working season, shortage of raw material and hilly and rough topography that delays any construction work. Both officials and beneficiaries said that no malpractice has been reported till date. They also stated that although beneficiaries are more or less satisfied with the selection process they are not happy with the low IAY grant amount.

As per IAY guideline, Rs.48500 is the present cost of the IAY houses for any new construction in the state of Meghalaya. For up-gradation of the houses under IAY an amount of Rs.15000 is allocated in the present scenario. All beneficiaries are provided the same amount credited to their bank account. The normal size (at least) of the house is 20 sq mtr for newly constructed houses.

Inadequacy of Grant Amount: Almost all beneficiaries pointed out the inadequacy of allotted amount to complete building work. The households located in interiors of the

respective districts found the amount low because of increase in transport cost of building materials. The additional expenditure across districts varied between Rs. 31,312 to Rs. 39,625/per household. Of course this additional expenditure covered both increase in input cost and additional facilities including space area which was considered absolutely necessary.

The **financial governance** of the scheme implementation seems to be working quite seamlessly in the state. No leakage was reported at the time of field visit. Although both beneficiaries and officials realize that the scheme has given a sense of asset ownership and dignity to the poor, they are fully aware and rue about the inadequacy of the amount. In this day and age of increasing expenses they know the amount cannot fulfill the construction requirements of a decent house with basic minimum facilities. **Anyhow no instances of leakages and malpractice for selection or the release of installment was found which adds credibility to the scheme**.

From sample villages almost all beneficiaries who have gotten IAY funding are BPL and fulfill the scheme criteria as well. Approximately 91% of the beneficiaries from the sample are women. Awareness regarding the scheme has been generated through various sources, with the village headmen being the most influential source.

Some of the major effects of IAY are instilling a sense of security, a sense of satisfaction, imbibing confidence, essentially for women and girl children, giving physical protection from sun, rains, and weather ravages, assigning a feeling of higher social recognition, better health and improved economic position (due to saving on rent/space etc, and saving on constant repairs, now people can also use the house to work from home, such as pickle making etc. and look forward to sell by using PMGSY road).

Most beneficiaries felt that there has been positive change in their lives due to IAY. Earlier the beneficiaries resided in *kachha* houses (Assam type houses-brick wall and tile roof). IAY has given them *pucca* establishments with kitchen and toilet facilities while non-beneficiaries continue to live in their *kuchha* houses. Their quality of life is not better than that of beneficiaries and many are disgruntled as they too feel that they

should have been included in the programme. In rare cases, the non-beneficiaries have constructed their house with their own funding.

There is no guideline for the maximum size of the shelter. Guideline for the plinth level has to be no less that 20 sq mtr (this is the minimum). The area of the shelter and its design depends on the beneficiary's preference who takes climatic and other conditions such as access to land into consideration before deciding on the area of the shelter. Most new shelters are larger than their previous dwelling. Beneficiaries are given a free hand for construction of the house that may include space for kitchen, ventilation, sanitary facilities and smokeless *chullha*. Usually in almost all districts it is found that beneficiaries construct two to three times more area than the recommended plinth area.

The size and type of shelter to be constructed is decided by the beneficiary depending on his financial situation and his need for long-term sustainability of the house. Most respondents said that the roof of every house is made with the use of GI sheet, irrespective of the type of house. Pillars are used for elevation in almost all houses. The wall and flooring differ from house to house. The wall could be made *pucca* from brick/hollow blocks and cement, or from bamboo sheets or GI sheets. The floor of the house is done either with cement plastering or from mud floor. Beneficiaries look at the budget and convenience while deciding on the housing type. The beneficiaries are using materials that are within their budget and meet the topography criteria of the state. In general the IAY houses require wood, bricks, hollow blocks, sand, rod, cement, GI sheets etc.

Most of the raw materials are purchased by beneficiaries at the block headquarters. The beneficiaries purchase sand and brick from local market. Wood is purchased from the forest and from the local markets. Generally the beneficiaries purchase steel rod, cement and GI sheets depending upon their availability of funds. They also decide on the brand based on the status of their funds.

Earlier the houses were getting dirty due to lack of ventilation and congestion. Smoke would cover on roofs due to cooking and other flames. Most beneficiaries have constructed a separate shed for kitchen activities that keeps the rest of the area free from smoke and smell. Some are also using smokeless *chullah* to keep the house environment clean. For a shelter less person, a house brings about a deep social change in his/her existence, endowing the entire household with an identity, thus integrating him/her into the immediate social environment. Most households tend to keep the inside and the outside area neat and clean. For those households with toilet, outside defecation has virtually stopped, thus inducing hygiene that was earlier not visible. Outside defecation in the nearby areas used to spread diseases among the members of the household as well as other villagers. Some of the households used to stay with domestic animals as well as livestock within the same space. This has stopped now, as villagers have begun to realize the importance of health and hygiene in keeping separate space for livestock. Diseases spreading to and from livestock have significantly reduced.

IAY houses are low maintenance due to several factors. First they are *pucca* constructions and then they are newly constructed which the owners view as prized possessions and take good care of their dwelling. Most houses have cement plastering either on walls or flooring that takes time to wear out depending on the usage. Prior to IAY, walls in almost every *kuccha* house needed to be changed or repaired depending on the degree of damage. The houses also have brick walls that have the strength and tenacity to withstand time. Beneficiaries are particular in taking care of their house, a pride possession they feel should be kept repair free as long as possible. Earlier on an average each beneficiary household would spend around Rs.1500 on maintenance in a year. The amount is now alternatively used on furniture and other utilities.

Importance given to the foundation with proper equation of cement and sand for plaster, supervision of engineers and their monitoring ensure safety and quality of the house that is sustainable and renders its inhabitants secure. The houses score very high in terms of actual physical security in terms of construction following recommended standard/norms as per the topography.

Women feel particularly content with IAY houses as it has covered one of the very basic needs of life. Earlier they had no choice but did their chores outside of the house which

made them uneasy and added to their discomfort. IAY has given all its beneficiaries a sense of belongingness and security that they did not have earlier. For beneficiaries their IAY house is a prized asset that they proudly display to visitors. They explain why they need to sustain the new house and keep the environment clean. The IAY houses have more space with toilet and kitchen facilities. The poor are now living in a better condition not just physically but emotionally as well.

Due to increase in population, absence of private sector, poor industrial growth and lack of employment opportunities in the public sector, there has been a high rise in unemployment in the districts. This has been a major obstacle in the way of development. In rural areas, unemployment and disguised unemployment is found to be more than in the urban areas. The government both central and state has tried to resolve the issue of unemployment by introducing different employment generation schemes.

IAY is a housing scheme that intends to fulfill one of the very basic need of mankind; shelter. This scheme directly has tried to tackle the issue of unemployment among poor people by engaging them in house construction and other activities through schemes such as such as MGNREGS, PMEGP and SGSY. The impact of IAY on various issues and sectors is too many. Change in employment and pattern of livelihood is one of them.

The impact on change in occupational level or changes in occupation is not directly due to IAY but beneficiaries feel that the comfort of secure housing has propelled a sense of 'living well to earning more'. Moreover awareness in the districts for employment generation through various central and state government schemes is being created. Several NGOs working in the region are trying to instill a sense of leading a better life by building capacity of individuals to earn more either in their current profession or through a different avenue. Having a house only adds to the confidence of either working from home or giving a sense of security to working members that they can leave their shelter without any fear of damage or theft.

Earlier household members were working only as cultivators, agricultural labourers and/or daily labourers. Now some of the household members are diversifying crops,

working longer hours and/or starting petty business. Women are also keen on starting small industrial/food processing units such as woolen clothes, pickle making etc.

Self-employment has substantially improved because of IAY, specifically for women who now have the luxury and flexibility to work from home and look after children. Some of the villagers have opened petty shops in front of their house. Others feel they can lock their doors or leave some of their older and younger household members behind at the house to go and set up business elsewhere. A few such beneficiaries have opened small grocery shops, betel shops or other businesses. Women in particular find it quite useful to work out of homes. They are using their house for dual purpose, a home and for business. Women are involved in embroidery, weaving, knitting, pickle making, etc. activities at their homes.

IAY has enabled its beneficiaries to work longer and much more without the fear to take care of their house or its members on the same level as before. The focus of women has shifted to working on commercial basis to be able to now give a better quality of life for their children. They have diversified crops and increased cropping intensity and work out of their homes to try different options to make a sound future for them. This effort has added more number of days of employment for the beneficiaries. Although the nonbeneficiaries do not have homes, but finding inspiration to live better they too are working harder and increase their working days in a year. Some of the non-beneficiaries in various districts have built houses on their own as their income status improved.

All round awareness generation is happening due to many government interventions for development in the villages/rural regions thus broadening the scope of the villagers. From sample analysis it is found that not just because of IAY but with access to road as well in the sample villages, a sense of security and freedom is instilled among the villagers to help them increase their number of employment days. Change in the number of employment days has brought about a change in the income level of beneficiaries. Almost all of the sample beneficiaries said that their income level has increased, although the factors leading to this were several, such as IAY, PMGSY, SGSY interventions in the vicinity. The income of non-beneficiaries has also increased but not to the same extent. Also those who are self-employed or have their own land/lease in land to cultivate are found to be earning more.

The beneficiaries are saving more as they spend less money on housing repairs and maintenance. Due to increase in general awareness and other scheme interventions, women are becoming credit savvy and people have become saving conscious. This enables them to plan for a secure future.

Health is wealth. Good health requires good food, good water, good hygiene and good environment. IAY scheme has increased a sense of practicing healthy habits of beneficiaries. As compared to the earlier years, beneficiaries were living in an unhygienic condition. After construction of IAY houses, there are some changes in the living pattern of the beneficiaries. The health condition of the beneficiaries is good as compared prior to getting benefit from IAY scheme. For women and children IAY has been a blessing. Specifically during pre and post natal care habitants feel that IAY has reduced the chance of mortality or long-term diseases of the mother and the child. "Prevention is better than cure" is an awareness concept that is being widely adopted by beneficiaries and now they have the opportunity to practice it.

Health and hygiene consciousness among women and children is much more with IAY implementation. The pregnant women and new mothers of IAY beneficiary households are able to maintain better care of themselves and their babies in the spacious and clutter free environment. Using toilets has kept them and their babies free of infections.

Children are now better motivated to study and finish their coursework after IAY intervention that has given them a ventilated, spacious and separate space to work. Earlier all household members were confined to one space that left little room for children or individuals to pursue their interest or education. Cooking, chatting, gossiping, and discussion on household matters created a lot of disturbance breaking concentration of students to read. A child's mind needs peace and tranquility to comprehend coursework. Guests would often drop in with little attention to students needs. After IAY, students have a separate space to read and also play. This keeps them safe too as earlier students would play near the stove or close to cooking activities

which put them at risk. Parents too feel that their children are doing better in school post implementation. They have more time to do their homework. As they have a house, the beneficiary is all the more eligible to get electricity under RGGVY giving them and their children to live in light and not in darkness. These little facilities when available create too big an impact on a poor household. Children can read longer with electricity in a dedicated space blocking themselves from all disturbances. Children want to continue with education unlike before IAY where children not doing well in school and losing concentration would often think about dropping out.

As the IAY scheme gives preference to women and widows, it automatically elevates the status of fairer sex, giving them hope and dignity. Women feel that the change is positive and substantial which would have never happened if IAY did not intervene. Gender mainstreaming was brought about by awareness building from stakeholders at different levels. Equal participation of men and women in many areas such as livelihood, decision-making, food intake, etc are the major issues for gender equity that are moving in the positive direction post IAY. The scheme has enabled both men and women of the poor est of the poor households to think and act freely. Female participation, bank linkage, etc. are encouraged through the scheme.

Recommendations: The following areas need improvement to further improve development effectiveness of IAY intervention (please refer chapter 7 to understand these suggestions in detail):

- ▲ IAY allocation should be enhanced: From sample analysis it is revealed that on an average Rs.35000 additional amount is spent from the beneficiary's pocket to complete the house. Most beneficiaries were hoping that an allocation of at least Rs. 0.80 lakh be made so that the house can be long term sustainable and will also cut down the cost of upgrades or adding additional rooms.
- ▲ Funding should be done on Time: There appears to be a delay in funds disbursement that has a domino effect on disbursement to district, block and at last to the beneficiary level. This system puts a stress on timely completion of houses and overall achievement of the scheme. Any delay of payment to the

beneficiary also puts strain on construction work which is stopped during certain months due to bad weather. Officials feel that funds should be disbursed at the beginning and not in the middle or fag end of the year.

- Selection procedure should be rectified as per the current BPL census list: Ten years has passed since the last approved BPL survey and the 2002 BPL list is used for selection of the beneficiaries. In the BPL list there are also has number of flaws, which is being used. Within the last ten years many of the BPL households may have moved to higher economic status and become APL and vice versa. Any household that has been left out of the waitlist complain that they too deserve to be included in the scheme as they met the criteria but were excluded from 2002 list. A proper assessment of the current potential beneficiaries based on the criteria of selection needs to be done so that only the deserving and genuine BPL candidates get the allocation amount. To do this a fresh BPL census is required in the state.
- Strong monitoring and supervision: The present monitoring and supervision system needs modification through appointment of technical persons at block level. The achievement of IAY scheme is quite good at 89%. However to get 100% coverage on time, financial provision for monitoring and supervision works should be set aside. This would encourage rapid checks and balances from technical standpoint, and would have JEs and AEs frequenting the villages. At present there is no provision for monitoring and supervision of the houses under Left Wing Extremist (LWE) from the year 2012-13. A separate supervision cell should be established that oversees tasks from fund disbursement to actual completion of the house to ensure that more houses are completed so that more BPL persons can be included in the scheme.
- ▲ Transparency in selection of beneficiaries: Transparency should be maintained at the time of selection of beneficiaries. For wide publicity, the annual action plan and selected beneficiaries list should be displayed at some

public places. The public can easily access the list, and they can easily find out the total number of IAY selected in the particular year. This would ensure total transparency in the selection of IAY beneficiaries.

- Awareness creation about sanitation programmes: For awareness creation about the sanitation programmes at the village level, NGOs should be involved in the process of implementation. For popularization of both IAY and sanitation programmes, implementing agency should involve the NGOs. Use of smokeless *chulha*, sanitary latrine and water supply should reach village level, through awareness creation, much before implementation of the scheme. Unless the beneficiaries know how to live in better and affordable condition, they will not be able to make many changes. Regardless of approving beneficiaries, almost all BPL and APL should know of the schemes, programs and intended benefits related to housing.
- Supply of raw materials in subsidized rates: Most of the beneficiaries under IAY are very poor. They are facing severe constraints while purchasing raw materials that strains their budget. As the raw material cost increases so does the cost of housing which leaves little room for purchase of any other utilities when the house is complete. Middlemen too make money when they find the beneficiaries do not have much choice. To avoid this situation, raw materials should be supplied at the work place of the beneficiary or the beneficiaries should be given housing raw material such as cement, timber and tin sheets on concessional rates. Hence, it is recommended to provide raw materials to IAY beneficiaries at subsidized rates at least to the poorest of the poor households.
- ▲ Evaluation of the scheme: There is a need to have a periodic evaluation of IAY scheme in the state. It is suggested that the evaluation study should be conducted in the interval of three years to understand constraints that are more relevant at that time of implementation so that implementation team and planners can find ways for rectification. Alternatively, such evaluation can be outsourced to

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reputed organization, research centers and individual experts, who have expertise.

▲ Convergence of schemes: For better result of the scheme, convergence is required. Although, it has been started, in all the districts, it needs to be implemented in full phase. To provide sanitation, water supply, smokeless *chulha* etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of sanitation, water supply, and smokeless *chulha* schemes in the state of Meghalaya. The implementing authorities of converging schemes should be made aware of this requirement and capacity should be built for its seamless operation to avoid duplication of effort or allocation. Good convergence for IAY and TSC was seen in East Khasi hills (refer case study 6.11) district where implementation of both schemes is being simultaneously done through a step-wise approach. The same type of approach could be adopted in other blocks.

1. CHAPTER-I

INTRODUCTION

1.1. BACKGROUND OF THE SCHEME

The Indira Awaas Yojana (IAY) was launched in May 1985 as a sub-scheme under the newly started Rural Labour Employment Guarantee Programme (RLEGP), thus the major tool to address the lack of shelter in rural areas and lack of wage employment in rural areas, under which housing was to be a key activity. The scheme was made part of the wage employment scheme as the construction of house was also expected to generate greater employment. While wage employment programmes has so far focused on creating public assets, the IAY was designed to create personal or private assets (house) for Scheduled Caste (SC), Scheduled Tribes (ST) and freed bonded labour. The focus was on these sections and communities as they were considered disadvantaged in terms of access to personal assets. At the beginning the idea was to create group housing, where people could live together in clusters.

In April 1989, the IAY was transferred to the Jawahar Rozgar Yojana (JRY), which was constituted by merging the two employment programmes in the country, the National Rural Employment Programme (NREP) and the RLEGP. The budgetary share of the IAY was fixed at 6% of JRY funds.

In 1992, guidelines were modified to give beneficiaries full responsibility for the construction of houses. Contractors were banned and the block administration was handed over construction responsibilities. This change was brought about as the newly constructed houses lay empty, people did not want to shift from their current residences which was away from their place of work.

In 1994, the budgetary share of the programme was raised 10% and the scope of the scheme extended to cover other BPL populations as well, subject to the condition that non-SC/ST would not exceed 40% of the total IAY allocation.

On 1st January, 1996, the IAY was made an Independent Centrally Sponsored Scheme (CSP) with 80:20 share in the budget by the center and state respectively. During this period it has been further extended for the selection criteria of the beneficiaries. The

widow families belonging to defense services or paramilitary force killed in action, exservicemen and retired members of the paramilitary forces, displaced persons on accounts of development project and physically challenged persons were also given consideration as long as they meet basic eligibility criteria.

The 2001 Census places the rural housing shortage figures in India at 148 lakh. The Bharat Nirman programme has recognized and accorded due priority to the need to end shelterlessness in India. Bharat Nirman launched in 2005-06, for building infrastructure and basic amenities in rural areas in the fields of rural housing, creation of irrigation potentials, drinking water, improve rural road, electrification and rural telecommunication. Under Phase-I of rural housing components of Bharat Nirman, 60 lakh houses were envisaged through the IAY all over the country during the four years from 2005-06 to 2008-09. Against the target, about 71.76 lakh houses were constructed with expenditure of Rs.21,720.39 lakh. The target was doubled (120 lakh) for next five years period starting from 2009-2010.

1.2. СНЕМЕ ОВЈЕСТІVЕ

The primary objectives of IAY is to provide grant for construction/up-gradation of houses to the members of Scheduled Caste/Scheduled Tribes, free bonded labourers and also non-SC/ST rural poor living below the poverty line (BPL).

1.3. POLICY

Guideline has been changed from time to time, Earlier in 1996, the cost sharing between center and state was in the 80:20 ratio and at present the cost sharing between center and the state is on a 75:25 ratio basis. However, in the case of North-Eastern states and Sikkim, funds will be shared between the Government of India and these states in the ratio of 90:10 respectively. In case of Union Territories, the entire funds under this scheme are provided by the Government (Govt.) of India.

The criteria adopted for allocation of financial resources between State/Union Territory gives greater emphasis to the states with higher incidence shelterlessness. About 75% weight-age is given to housing shortage and 25% weight-age to the poverty ratios

prescribed by Planning Commission for the state-level allocations. For district-level allocations 75% weight-age is given to housing shortage and 25% to SC/ST component of population.

The available resources under the scheme in a district are earmarked for various categories as under:

- **1.** At least 60% of the total IAY funds and physical targets should be utilized for construction/up-gradation of dwelling units for SC/ST rural BPL households and rest maximum 40% for non-SC/ST rural BPL households. About 3% of the houses are reserved for the rural BPL who are physically and mentally challenged persons. During 2006-07 onwards, funds and physical target under IAY are also being earmarked for BPL minorities in each state.
- 2. If any particular category is not available in a district, allocation can be utilized for other categories as per priorities given in the guidelines after it has been certified to this effect by the Zilla Parishad/DRDA concerned.
- **3.** Grant assistance is provided to the extent and IAY has been enhanced with effect from 1st April 2008, of the Rs.25, 000 to Rs.35, 000 per house for normal areas and Rs.27,000 to Rs.38,000 in hilly areas. For up-gradation of *Kuccha* house, the financial assistance has also been enhanced from Rs.12,500 to Rs.15,000 per unit house. In addition, the Ministry of Finance requested Reserve Bank of India to include IAY houses under Differential Rate of Interest (DRI) scheme for lending up to Rs.20,000 per unit at an interest rate of 4%.
- **4.** The dwelling units should invariably be allotted in the name of female members of the beneficiaries households. Alternatively it can be allotted in the name of both husband and wife. Only in case of no eligible female member in the family, the house can be allotted in the name of eligible male members. The construction of the houses is the sole responsibility of the beneficiaries and engagement of contractors is strictly prohibited. No specific type of design has been stipulated for an IAY house. Choice of design, technology and materials for construction of an IAY house is the sole discretion of the beneficiaries. Funds are released to the DRDAs in two

instalments. An IAY scheme also lays emphasis on individual sanitation and health by incorporating the cost of a sanitary toilet and smokeless *chullah* into the grant.

Selection Process: On the basis of allocation made and target fixed, the selection process of the scheme at all India level is as such; the District Rural Development Agency (DRDA)/Zilla Parishada (ZP) decide Panchayat-wise number of houses to be constructed under IAY and intimate the same to the concerned Block/Gram Panchayat. Thereafter, the Gram Sabha selects the beneficiaries, restricting its number to the target allotted, from the list of eligible households from the permanent IAY Waitlists (for selection of beneficiaries in all districts of Meghalaya please refer chapters 3 and 4). No further approval of the higher authority is required. The following beneficiaries are to be prioritized under the scheme:

- ▲ Free bonded labourers;
- ▲ SC/ST households
- SC/ST households who are victims of atrocity;
- SC/ST households, headed by widows and unmarried women;
- SC/ST households, affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riots;
- ▲ Other SC/ST households;
- Families/Widow of personnel from defence services/paramilitary force killed in action
- ▲ Non-SC/ST rural BPL households;
- Physically and mentally challenged persons;
- Ex-service man and retired members of the defence/paramilitary personnel;
- Displaced persons on account of developmental projects, nomadic/seminomadic and de-notified tribals, families with physically/ mentally challenged members etc.

▲ The selection of the beneficiaries will be subject to the condition that the households of all the above categories except (third point) are Below Poverty Line (BPL).

The method of selection of beneficiaries under the scheme was already framed by the Government of India (GOI) as laid down in the guidelines. Thus the State of Meghalaya follows the provision of the guidelines accordingly.

1.4. Other Similar Schemes in The State

Housing for SHG members:

Bosco Reach Out is a regional level civil society organization which availed loan from NABARD for construction of dwelling for SHG members. In Meghalaya state they initiated 75 shelters for SHG members. The housing project has originated in realization of housing need of the SHG members. The CSO is ensuring viable loan source for construction of new house and strengthening the existing housing structure complemented by an easy repayment schedule. SHG members in rural areas will have easy access to soft loan which enhances their standard of living.

Picture: 1



IAY LOGO SHOWING ON NEWLY CONSTRUCTED IAY HOUSE AT THADLASKEIN BLOCK OF JAINTIA HILLS DISTRICT

Picture: 2



MS. KHUIN MAKIR OF UMEIT VILLAGE UNDER UMSNING BLOCK OF RI-BHOI DISTRICT



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Picture: 3



IAY HOUSE AT SAMANDA BLOCK OF EAST GARO HILLS DISTRICT

Picture: 4



IAY HOUSE AT LAITKROH KHADARSHNONG BLOCK OF EAST KHASI HILLS DISTRICT



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2. CHAPTER-II OBJECTIVE AND METHODOLOGY

2.1. OBJECTIVE OF THE STUDY

Evaluation of different developmental schemes/programme plays a pivotal role in providing feedback information to the policy makers and planners on the actual performance of the scheme/programme and help in assessing its impact. This also helps in formulation of better development plans in future. The basic approach to evaluation is to have evaluation results that are objective and unbiased, can identify factors that help in achieving expected result and those acted as constraints, and what can be done with the current situation within the government framework, to further improve implementation and results. The basic objective of the study, carried out by D.J. Research and Consultancy Pvt. Ltd. was to evaluate the extent to which the IAY scheme has achieved its objective and find out the factors responsible in its progress and suggest remedial measures that need to be employed to overcome the difficulties. The study also aims at providing feedback information to the policy makers and planners in the state on the actual performance and its impact. Findings on progress, success, constraints and remedial measures to overcome the difficulties have been the focus of this evaluation study. This would provide policy makers a realistic insight keeping in view the local demands, needs and aspirations of people and constraints in relation to impact of IAY implementation's and the program's intervention.

Specific Objectives of the Study are:

- To examine the present ratio of allotment of IAY houses for women beneficiaries in terms of married women, widows and joint names;
- To assess the impact of IAY on the socio-economic profile of the women beneficiaries with special focus on their family status, attitude towards the girl child etc;
- To assess the impact of IAY on women in districts with different levels of development and to observe the effect on their willingness to take up selfemployment, educate children, restricted family size etc;

- To assess the perceptions of women beneficiaries on the IAY scheme;
- To assess the adequacy of the unit cost of IAY in this region and its feasibility for BPL families or supplementing finance arranging from other sources and debt trap in case deficiency of fund;
- To examine any instance of leakages or malpractices in the process of IAY implementation;
- To examine whether locally available housing material resources or low cost materials used and beneficiaries perception on low cost material;
- Examine the time lag in the entire process till sanction to completion of the house;
- To highlight any significant operational or conceptual aspect to improve development effectiveness of IAY scheme which would be helpful for replication in other areas;
- To examine the shortcoming in implementation of IAY and proposed suitable suggestion for it improvement

2.2. Scope of The Study

This evaluation study determined the tangible and intangible benefits of the scheme indicating output and outcome. It also identified the bottlenecks/hurdles in implementation of the scheme to suggest appropriate remedial measures. It reviewed the physical and financial progress under IAY.

2.3. METHODOLOGY AND SAMPLE DETAILS

Evaluation of different developmental schemes/programme helps in providing actual performance and its impact, which helps in formulation of better developed plans in the future. To ensure a good quality report this study was carried out in a professional, realistic and diplomatic way and supported by specific data. The study methodology was carefully designed to make best use of both qualitative and quantitative data available.

The primary data were collected through the structured schedules/questionnaires and supported by discussion/interview with the various stakeholders. i.e. State level Implementing Authority/District level Implementing Authority, Contractors, Block level Officials, Beneficiaries, Non-Beneficiaries, NGOs etc. Secondary data were collected from a number of sources like concerned officials of Rural Development Department at state/district/block level and other knowledgeable sources like various websites, articles of interest in different journals etc. and interviews of the beneficiaries of rural connectivity. Besides this the study has been supplemented with spot observations made by the field teams.

2.4. COVERAGE OF THE STUDY

This evaluation study represents the findings of entire state of Meghalaya covering all the seven districts. Four blocks each from East Khasi Hills and West Garo Hills districts, three blocks each from East Garo Hills, West Khasi Hills and Jaintia Hills districts, two blocks each from South Garo Hills and Ri-Bhoi districts were selected for sample study. A total of 21 blocks out of a total 39 blocks (around 54%) in Meghalaya have been selected for sample analysis.

A total of 63 villages were sampled for making overall assessment of the programme. Eight beneficiaries and two non beneficiaries from each sample village were interviewed. Thus a total of 504 beneficiaries and 126 non beneficiaries were interviewed. One FGD

Table: 1Sample Abstract	
Sample	Coverage in Number
District	7
Block	21
Village	63
FGD	63
Beneficiary	504
Non-beneficiary	126
Source: DJRC Primary Survey 2012	

was conducted at each sample village, thus a total of 63 FGDs were conducted during the study (refer table 1). For complete coverage of block wise villages please refer annexure. The number of sample beneficiary selected as per the technical proposal approved by the Government of Meghalaya. Simple random sampling was used for selection of villages under IAY houses. Under the scheme, villages in the interior pockets and the households are also covered. For better result of the impact of the scheme 126 non beneficiaries have been selected from the sample villages. Besides several officials, at village such as village headmen and *Gram Sevaks*, block level officials/engineers, district level officials have been approached for detailed understanding of the implementation framework and its impact on beneficiaries from the scheme. Although non-beneficiaries are yet to be covered through the scheme, it appears that those who can afford after noticing the benefits of IAY have also constructed their house using own funds.

2.5. Reference Period

The reference period of this evaluation study is from 2006-07 to 2010-11. The evaluation has also used sample households from 2011-12 of the 11th Five Year Plan, beyond the required sample coverage for the study. The year 2011-12 IAY samples were seen to understand the ongoing constructions.

3. Chapter-III **ORGANIZATIONAL SET-UP AND OPERATIONAL FRAMEWORK**

3.1. ORGANIZATION STRUCTURE

ORGANIZATIONAL SET-UP FOR IAY IMPLEMENTATION



Evaluation Study on "Indira Awaas Yojana (IAY)" in Meghalaya by D.J. Research & DJRC Consultancy Pvt. Ltd. www.djrc.org LOPMENT

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Block Level

- BDO
- Assistant Engineer
- Junior Enginee
- Gram Sevak

The officers of the above organisations structure have the following roles to play during implementation of the IAY scheme at the state, district, block and village levels.

Secretary level and director level officials oversee the programme at the state level. At the district level, DC is the Chairman who oversees the progress and implementation of all schemes in the district including IAY. Monthly meetings are called at the district level to review the progress of the work and also the constraints faced during implementation period. From the district level, PD, DRDA sanctions the number and amount of IAY houses to the respective blocks as per the target. PD, DRDA also go to the field to assess implementation of IAY scheme along with the other schemes at the time of requirement or at the time of ministerial programme. Project officer at the district level is responsible for coordination and implementation through the Assistant Project Officers and Executive Engineers (EE). Executive Engineers examine the technical part of shelter and coordinate all Assistant Engineers and Junior Engineers from the district level. Executive Engineers also go for monitoring and supervision when required.

The actual implementation work starts at the block level. BDO coordinates the scheme, at the block level through the Assistant Engineers and Junior Engineers. BDO sends the monthly progress report to the district office. Assistant Engineers and Junior Engineers are responsible to oversee, monitor and evaluate the progress of the scheme from technical aspects. BDOs go to the villages to see the progress and constraints. *Gram Sevak* works at the village level for providing basic data/information to the block office.

3.2. IMPLEMENTATION METHODOLOGY AND DELIVERY MECHANISM

The GOI release its share directly to the districts. The state government also releases its corresponding share to the districts. The district in turn releases the allotted share of IAY to their respective blocks and finally the blocks credit the amount of assistance to the bank account of the identified beneficiaries.

The IAY houses allotted to the BPL households are from the permanent waitlist which was prepared earlier basing the income and assets of the households, as per parameters of the BPL census. The village headman and the *Gram Sevak* help in identifying the beneficiaries at the village level. Beneficiaries are selected from the permanent BPL waitlist. The targets allotted are as per the permanent BPL list available from the block office. DRDA fixes the targets for the blocks. Block fix target for the villages.

Rural BPL families are eligible for assistance under the scheme. Poorest of the poor as per data of the BPL survey 2002 are given priority for assistance under the scheme. Then the other categories of BPL are accorded priority. BPL list 2002 is the parameter in identification of beneficiaries. There is a District Level Vigilance and Monitoring Committee at the District Level and State Level Vigilance and Monitoring Committee at the State Level to oversee and monitor the implementation of the scheme.

3.3. MONITORING AND SUPERVISION

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The state government monitors the programme through periodical meetings, monthly and annual progress reports from every district and field visits. Officers dealing with IAY at the state headquarters visit districts regularly and ascertain through field visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. Likewise, officers at the district, sub-division and block levels closely monitor all aspects of the IAY through visits to work sites in interior areas.

Technical persons such as Assistant Engineer (AE) and Junior Engineer (JE) are responsible for monitoring and supervision at the village level. *Gram Sevak* at the village level updates the information to the block level. *Gram Sevaks* play vital role at the village level in not only identification of households, but helping officials during monitoring and supervision (to identify where the construction is taking place). It is not possible for the technical personnel at the block level to cover all the houses due to shortage of manpower. Block Development Officer (BDO) too goes for supervision at times. For monitoring and supervision tasks, there is no financial provision under the IAY scheme. There is no separate cell for monitoring specifically for IAY scheme for the state of Meghalaya.

3.4. MIS

At state level, district wise progress records are maintained along with consolidated figures for state. The district officials send monthly progress report to the state office regarding physical and financial progress.

The Monthly Progress Report is submitted by the districts regularly to the department in hard copy and to the GOI by uploading the report online before the 10th of every month. However, uploading of data in the MIS by the blocks is not up-to-date. There is no specific time frame that the blocks should enter data in the MIS. Data entry in the MIS is to be carried out online. But in the blocks there is no proper connectivity. Only after receiving the information through *Gram Sevak* and JEs from the village level, it is uploaded at the block level through the specified website <u>www.iayawasssoft.in</u>. Updation of information on IAY depends upon the progress of the work. BDOs send monthly progress report to DRDA every month. At DRDA level, the information is compiled and the same report is then sent to the Community and Rural Development (C & RD) at state level. The website contains all up-dated information that is made available for the entire state. Further, new features were added to the software of the MIS and the DEOs of the State need further round of training to acquaint themselves with the new features of the software.

3.5. Redressal System

As per officials of the state and districts so far no complaints have been received on implementation of the scheme. <u>No malpractices or instances of bribery have been reported in any of the villages</u>. Every district and block has assigned one day during the week as a grievance redressal day for all the rural schemes. At this time, any complaints or grievances regarding IAY or any other rural implementation scheme is expressed by the complainant/s and addressed by the officials. Any non-beneficiaries who approach

to be included based on their poverty situation and urgency requirement of a shelter are considered for priority funding by the officials.

3.6. Selection Procedure

For each village there are permanent IAY waitlist for funding IAY selected households. This list is held at the block office and posted in the Department website for public domain. From the waitlist the beneficiaries are selected depending upon the allocation received from the state and the center. Poorest of the poor are selected first from the waitlist. The waitlist is the only process through which the beneficiaries are selected. Waitlist was prepared as per the BPL census 2002. Majority of the beneficiaries selected received the funding within two months from the date of selection. Officials attributed any delay beyond that time to delay in allocation of funds even at the near end of the year and other constraints. Any delay can cause further postponement in construction if the construction month falls during rainy season which stops the work. Village headmen and the Gram Sevaks play the crucial role in identifying the beneficiaries at the time of selection of beneficiaries and also during monitoring works.

Table: 2Time taken to get the first installment from the date of selection for sample beneficiaries						
Name of the District	Less than a month (in %)	Between one to two months (in %)	More than three months (in %)			
East Garo Hills	20.83	52.78	26.39			
East Khasi Hills	20.83	57.29	21.88			
Jaintia Hills	16.67	50.00	33.33			
Ri-Bhoi	20.83	50.00	29.17			
South Garo Hills	16.67	56.25	27.08			
West Garo Hills	18.75	51.04	30.21			
West Khasi Hills	25.00	45.83	29.17			
Grand Total	20.04	51.98	27.98			
Source: DJRC Primary	Survey 2012					

Prioritization of beneficiaries are given to the following sections: Free bonded laborers; SC/ST households; SC/ST households who are victims of atrocity's/ST households, headed by widows and unmarried women's/ST households, affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riots; Other SC/ST households; Families/Widow of personnel from defense

services/paramilitary force killed in action; on-SC/ST rural BPL households; Physically and mentally challenged persons; Ex-service men and retired members of the defiance/paramilitary personnel; Displaced persons on account of developmental projects, nomadic/semi-nomadic and de-notified tribals, families with physically/ mentally challenged members etc. A majority of the beneficiaries in the State of Meghalaya belong to the ST categories. Among them the poorest of the poor households identified are given the topmost priority.

3.7. CONVERGENCE

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Convergence with other schemes is low in the state. However those beneficiaries, who are eligible to get IAY funding, have been targeted to be covered under Total Sanitation Campaign (TSC) for construction of toilet. But TSC is implemented by the PHE department and it has its own target which is not proportionate to the target of IAY. The target of TSC is however lower than the target of IAY. As such all IAY houses constructed during the year could not be covered under TSC. Where made available to the IAY beneficiaries, toilet facility has made an immense difference compared to the have-nots in increasing health and hygiene among beneficiaries. Besides this, having a house also gives the residents a chance to get piped water connection, electricity connection and benefits through other schemes that better the living condition. For development of sanitation at rural areas, the Rural Water Supply and Sanitation department is operational at the block and village level. In certain areas it is reported that there has been convergence between RGGVY and IAY.

4. CHAPTER-IV PERFORMANCE EVALUATION

4.1. RURAL HOUSING DEVELOPMENT

The rural housing scheme was implemented since 1996-97 as per the guideline of the scheme prescribed by GOI. Poorest of the poor as per data of the BPL survey 2002 are given priority for assistance under the scheme. The main aim of the scheme is to provide shelter to SC/ST, freed bonded labourers and also to non-SC/ST rural poor below the poverty line free of cost. Presently the assistance under IAY provides Rs.48500 for new construction and Rs.15000 for up-gradation of the houses. In this chapter we understand why there is a housing gap in the state, if the IAY assistance is sufficient for its beneficiaries and given the current operational framework of the scheme in the state when can we expect full coverage of the scheme to take place.

4.2. PHYSICAL PROGRESS (TARGET AND ACHIEVEMENT)

Tab	Table: 3Year-wise number of projects sanctioned and project completed under IAY in Meghalaya (New Construction)									
		2008-09			2009-10			2010-11		
District	Houses sanctioned	Houses completed	% Completed	Houses sanctioned	Houses completed	% Completed	Houses sanctioned	Houses completed	% Completed	
East Garo Hills	750	750	100.00	2358	1559	66.12	2176	1744	80.15	
East Khasi Hills	776	596	76.80	858	715	83.33	1843	1619	87.85	
Jaintia Hills	1470	345	23.47	939	1115	118.74	1017	1152	113.27	
Ri-Bhoi	1634	825	50.49	864	1660	192.13	1256	1026	81.69	
South Garo Hills	357	357	100.00	892	892	100.00	1182	1182	100.00	
West Garo Hills	1410	189	13.40	3217	2089	64.94	3899	3599	92.31	
West Khasi Hills	803	1247	155.29	671	1600	238.45	1321	978	74.03	
Total	7200	4309	59.85	9799	9630	98.28	12694	11300	89.02	
Source: C	& RD, Shillo	ng Meghala	iya							

As per BPL List 2002 there are 207265 households to be covered under the scheme.

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Achievements in terms of implementation mostly depended upon the capacity of the organization to float tenders, procure consultants, release of funds to contractors on time and supervise quality of work and length of road constructed. It was found from discussion that East Khasi hills faced problem of not having adequate staff to carry out work. This was ascertained on the basis of discussion as no records were provided to the researchers for the works undertaken more than six years before. In the absence of any other evidence to the contrary, it is concluded that capacity constraint was the principal reason leading to low level of performance of East Khasi District.

Table: 4	Year-wise N	Year-wise New houses Constructed under IAY in Meghalaya					
Districts	2006-07	2007-08	2008-09	2009-10	2010-11		
East Garo Hills	181	2	750	1559	1744		
East Khasi Hills	883	454	596	715	1619		
Jaintia Hills	354	370	345	1115	1152		
Ri-Bhoi	229	302	825	1660	1026		
South Garo Hills	312	0	357	892	1182		
West Garo Hills	1154	800	189	2089	3599		
West Khasi Hills	0	517	1247	1600	978		
Meghalaya	3113	2445	4309	9630	11300		
Source: C & RD, Shillo	Source: C & RD, Shillong Meghalaya						

4.3. DISTRICT-WISE AND YEA- WISE NUMBER OF NEW AND UPGRADED HOUSES CONSTRUCTED



Graph: 1 Year wise Number of New houses Constructed in Meghalaya Under IAY

Source: C & RD, Shillong Meghalaya

Table: 5Year-wise houses Upgraded under IAY in Meghalaya							
Districts	2006-07	2007-08	2008-09	2009-10	2010-11		
East Garo Hills	97	4	481	0	0		
East Khasi Hills	180	116	172	36	16		
Jaintia Hills	198	108	13	6	0		
Ri-Bhoi	123	0	0	0	0		
South Garo Hills	111	4	0	0	0		
West Garo Hills	638	440	104	4	0		
West Khasi Hills	0	170	540	199	0		
Meghalaya	1347	842	1310	245	16		
Source: C & RD, Shillo	ng Meghalaya						

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Graph: 2 Year wise Number of houses Upgraded in Meghalaya Under IAY

Source: C & RD, Shillong Meghalaya

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4.4. SANCTION VS. ACHIEVEMENT - GAP ASSESSMENT

Various constraints are felt at operational level. The issues are not uniform in all districts but vary according to situation. Some of the limitations felt by officials and beneficiaries that has led to lower achievement in comparison to the target are fragmented release of installment, release of installment at the end of the year, low connectivity in all the districts of the state, slow process of opening of bank account, shortage and difficulty in transportation of raw material and limited working season. Meager assistance is an impediment where almost all beneficiaries want to have a permanent structure for a long time. In order to do this most have to dip into their own funding that causes even more delay in completing within time. However despite these constraints, an 89% achievement 2010-11 and 98% completion in 2009-10 (refer table 3) in itself is a feat keeping the rough and hilly terrain in which this scheme is implemented. Kudos to both officials and beneficiaries in understanding the importance of successful implementation!

4.5. YEAR-WISE SANCTION/DISTRIBUTION OF IAY BETWEEN DIFFERENT CATEGORIES (MALE/FEMALE/PHYSICAL HANDICAPPED/SC/ST/FREED BONDED LABOURERS, BPL HOUSEHOLD AND GENERAL)

Table: 6	Year w	Year wise sanction/distribution of IAY between different categories under New Construction							
				200	6-07 to 201	l 0-11			
Districts	Male	Female	Phy. Hand.	SC	ST	Freed bonded Laborer	BPL households	General	
East Garo Hills	1	1750	195	0	5467	0	5467	0	
East Khasi Hills	0	4620	0	0	4814	0	4814	0	
Jaintia Hills	0	3802	0	0	4150	0	4150	0	
Ri-Bhoi	25	4133	54	0	4265	0	4265	0	
South Garo Hills	20	2080	28	0	2702	0	2743	0	
West Garo Hills	9	4490	396	280	9557	0	10480	0	
West Khasi Hills	0	2937	52	0	3312	0	3312	0	
Total	55	23812	725	280	34267	0	35231	0	
Source: C & RD,	Shillong	Meghalay	a						

Table: 7	Year w	Year wise sanction /distribution of IAY between different categories under Up gradation							
				2006-0	07 to 20	10-11			
Districts	Male	Female	Phy. Hand.	SC	ST	Freed bonded Labourer	BPL households	General	
East Garo Hills	1	260	15	0	582	0	582	0	
East Khasi Hills	0	547	2	0	549	0	549	0	
Jaintia Hills	0	325	0	0	325	0	325	0	
Ri-Bhoi	15	101	7	0	123	0	123	0	
South Garo Hills	10	85	20	0	115	0	115	0	
West Garo Hills	5	1376	0	45	1683	0	1866	0	
West Khasi Hills	0	543	0	0	552	0	552	0	
Total	31	3237	44	45	3929	0	4112	0	
Source: C & RD,	Shillong	Meghalay	a						

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As per the objective of the scheme, it is found even from the primary analysis that in women headed households, widows and handicapped have been adequate preference for IAY assistance. Around 91% of the beneficiaries from the primary analysis are ST and women (refer table 6 and 7 for socio and table 18 for gender profile of sample beneficiaries). Around 45 SC beneficiaries in West Garo Hills have been given houses under IAY (refer table 7). None of the sample respondents were freed bonded labour and neither has anyone been selected from the general category. 44 Physically handicapped beneficiaries have been selected under IAY (refer table 7).

Та	Table: 8 Year wise allocation/utilisation of fund under IAY under New Construction (Rs. in lakh)									
	200	7-08	200	8-09	200	9-10	201	0-11	2011-1 Feb.2	2 (Upto 2012)
Districts	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation
East Garo Hills	523.88	0.55	733.95	288.75	918.52	926.72	1055.21	1048.36	1030.90	1165.20
East Khasi Hills	290.21	124.85	406.59	222.15	508.83	307.85	584.56	791.48	571.09	655.20
Jaintia Hills	244.85	101.23	343.04	314.06	429.30	391.73	493.19	475.06	481.82	447.43
Ri-Bhoi	300.57	112.47	421.09	629.08	526.99	332.64	605.42	521.78	591.47	444.50
South Garo Hills	196.07	0.00	274.68	137.44	343.76	326.40	394.91	553.61	385.81	385.58
West Garo Hills	938.88	220.00	1315.37	522.06	1646.16	1238.56	1891.14	1732.22	1847.57	1814.39
West Khasi Hills	318.16	158.33	445.73	284.86	557.82	288.40	640.84	654.65	626.08	803.64
Total	2812.62	717.43	3940.45	2398.40	4931.38	3812.30	5665.27	5777.16	5534.74	5715.94
Source:	C & RD, Sh	illong Me	ghalaya							

4.6. FINANCIAL PROGRESS (TARGET AND ACHIEVEMENT)

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Table: 9 Year wi	Table: 9Year wise allocation/utilisation of fund under IAY under New Construction (Rs.in lakh)						
Districts	2007-08 to 2011-1	2 (Up to Feb.2012)	Utilization in 0/				
Districts	Total allocation	Total Utilisation	Utilisation in %				
East Garo Hills	4262.46	3429.58	80.46				
East Khasi Hills	2361.28	2101.53	89.00				
Jaintia Hills	1992.20	1729.51	86.81				
Ri-Bhoi	2445.54	2040.47	83.44				
South Garo Hills	1595.23	1403.03	87.95				
West Garo Hills	7639.12	5527.23	72.35				
West Khasi Hills	2588.63	2189.88	84.60				
Total	22884.46	18421.23	80.50				
Source: C & RD, Shillong M	leghalaya						



Graph: 3 Utilisation of fund under IAY under New Construction

Source: C & RD, Shillong Meghalaya

Tab	ole: 10	Year wi	se alloc	ation/ut		n of fund n lakh)	d under	· IAY und	ler Up-grad	ation (Rs.
	200	7-08	200	8-09		9-10	201	0-11	2011-12 (Up	to Feb.2012)
Districts	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation	Allocation	Utilisation
East Garo Hills	-	0.50	-	72.15	-	0.00	-	1.62	-	0
East Khasi Hills	-	14.50	-	24.68	-	6.21	-	0.00	-	0
Jaintia Hills	-	10.43	-	0.80	-	0.16	-	0.00	-	0
Ri-Bhoi	-	0.00	-	0.00	-	0.00	-	0.00	-	0
South Garo Hills	-	1.36	-	0.00	-	0.00	-	0.00	-	0
West Garo Hills	-	55.00	-	130.60	-	0.00	-	0.00	-	0
West Khasi Hills	-	38.02	-	16.00	-	35.05	-	0.00	-	0
Total	-	119.81	-	244.23	-	41.42	-	1.62	-	0
Source: C a	& RD, Shi	llong Megi	halaya							

N.B. 1. No separate allocations are provided by GOI for Up-gradation. As per guidelines 20% of the total fund under IAY can be utilised for up-gradation of houses.

2. Allocation included both Central and State allocation.

4.7. YEAR-WISE AND DISTRICT WISE ALLOCATION/UTILIZATION OF FUND UNDER IAY

Table: 11 YEAR	Table: 11 Year-wise allocation and utilization of fund under IAY (New Construction) in Meghalaya (Rs. in lakh)						
DISTRICT	TOTAL ALLOCATION (2007-08 TO FEB.2012)	TOTAL UTILISATION (2007- 08 to Feb.2012)	UTILISATION IN %				
EAST GARO HILLS	4262.46	3429.58	80.46				
EAST KHASI HILLS	2361.28	2101.53	89.00				
JAINTIA HILLS	1992.20	1729.51	86.81				
RI-В НОІ	2445.54	2040.47	83.44				
SOUTH GARO HILLS	1595.23	1403.03	87.95				
WEST GARO HILLS	7639.12	5527.23	72.35				
WEST KHASI HILLS	2588.63	2189.88	84.60				
TOTAL	22884.46	18421.23	80.50				
SOURCE: C & RD, SHILLON	NG MEGHALAYA						

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4.8. CRITICAL ANALYSIS

The cumulative availability of fund for New Construction during 2007-08 to 2011-12 (Up to February 2012) was Rs.22884.46 lakh, against which the expenditure incurred was Rs.18421.23 lakh. The main reasons behind the lower achievements are late receipt of payment, limited working season, shortage of raw material and hilly and rough topography that delays any construction work. Officials said the parameter to choose beneficiaries was the 2002 BPL list and the permanent waitlist that accorded priority to the selection process based on choosing the poorest of the poor first. Both officials and beneficiaries said that no malpractice has been reported till date. They also stated that although beneficiaries are satisfied with the selection process they are not happy with the meager IAY amount.

4.9. DEMAND ESTIMATION

Demand estimation of IAY houses has been already prepared as per the BPL waitlist from the beginning of the scheme. The demand for IAY houses is tracked from the BPL survey 2002. From the BPL list, permanent waitlist has been prepared based on priority basis (income and assets holding of households are two main determinants for identification). The permanent waitlist that is prepared with the major help of village headman and the *Gram Sevak* is utilized for prioritization, selection, ultimate allocation and disbursement of funds to the selected beneficiary.

4.10. Assessment of Physical Coverage of the Scheme and Estimation of Total Coverage

All the districts and blocks are covered under the IAY scheme. As per 2002 BPL list, 207265 families were to be covered under the scheme. The BPL households were benefited from the wide spread implementation of the scheme. BPL list 2002 was prepared 10 years back. During the period some BPL families might have come up. As such it is not feasible to assess how many years it will take to attain 100% coverage. However, the average annual target during the last 5 years is about 10000 houses. If this is the case then it may take 15-20 years to attain 100% coverage.

4.11. ROLE OF VILLAGE HEADS AND LOCAL PEOPLE DURING IMPLEMENTATION

In Meghalaya the Panchayati Raj system does not exist. However in implementation of the scheme the village authorities at the grass root level played an important role in identification of beneficiaries (As the waitlist is prepared by the block officials in consultation with the village authorities). Beneficiaries are chosen with the help of census 2002 list. Local authorities also play a significant role in overseeing and supervising the construction of IAY houses so that the houses could be completed. The role of the village headman is crucial, especially in identification of beneficiaries and dissemination of information for most schemes that are implemented at the village level in the state of Meghalaya. At the time of preparation of BPL permanent wait list, the village head and the *Gram Sevak* take the crucial task for prioritizing the list based on income and asset of the households. The most poor are usually on the top end of the list and are to be selected first from the list for award of fund. This waitlist forms the key in selection and implementation of the scheme which is still being used. The headman and Gram Sevak also monitor and supervise based on waitlist, as the scheme is being implemented. The initial waitlist prepared is still operational. The Gram Sevak and headmen also help in identification of the IAY house for officials during their monitoring and supervision visit to the village.

4.12. COST OF THE DWELLING

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As per the guideline, Rs.48500 is the present cost of the IAY houses for the new construction in the state of Meghalaya. For up-gradation of the houses under IAY an amounts of Rs.15000 is allocated in the present scenario. The detailed cost of the shelter is presented in the table below (refer table 12). All the beneficiaries are provided the same amount that is credited to their bank account. The normal size (at least) of the house is 20 sq mtr for newly constructed houses.

	Table: 12IAY funding budget for the shelter					
			(Amount in Rs.)			
Sl. No.	Year	New construction	Up-gradation			
1	Up to 2007-08	27500.00	12500.00			
2	2008-09 and 2009-10	38500.00	15000.00			
3	2010-11 and onwards	48500.00	15000.00			
Source: C	Source: C & RD, Shillong Meghalaya					

4.13. ADEQUACY OF IAY AMOUNT

From the village level to state level the same response echoed that the amount given to beneficiaries is not sufficient for construction of IAY houses in the state of Meghalaya. Due to high raw material cost and transportation charge, the beneficiaries are facing financial shortage for completion of the house in the sanctioned amount of Rs.48500. A common observation was recorded from almost every village of every district, that the IAY house is larger the recommended size. The reason behind this scenario is that IAY scheme has funded a major portion to provide a dignified way of living to the poor, however the beneficiaries feel that since this will be a one time investment, they must increase the space with utilities to have more room and proper facility. Those who live close to district or state headquarters can procure raw materials easily than the beneficiaries living in interior pockets. One important issue in the coverage of the scheme is that the transportation of raw materials is the major constraint for covering the interior villages of the state. In these areas, the cost of the raw materials becomes double due to the transportation cost through head load.

Almost all beneficiaries are making more than one room by investing additional money of their own. Most respondents said that they received the IAY amount in two or three installments and it took about one month from the date of requisition of further payment (refer table 14). Beneficiaries did not encounter a great degree of delay in payment. In order to understand what percentage of beneficiaries have invested own additional amount, refer table number 13.

The amount of Rs.48500 has been found to be inadequate and beneficiaries expressed that the amount be enhanced to a higher rate. The GOI has enhanced the rate of assistance to Rs.75000 per unit for any new construction with effect from 1st April 2013.

Table: 13 No. of sample household invested additional amount of money in completing the IAY house					
Name of the District	Not invested additional amount of money in %	Invested additional amount of money in %			
East Garo Hills	0.00	100.00			
East Khasi Hills	0.00	100.00			
Jaintia Hills	0.00	100.00			
Ri-Bhoi	0.00	100.00			
South Garo Hills	2.08	97.92			
West Garo Hills	0.00	100.00			
West Khasi Hills	0.00	100.00			
Grand Total	0.20	99.80			
Source: DJRC Primary Surv	ey 2012				

Graph: 4 No. of sample household invested additional amount of money in completing the IAY house



Source: DJRC Primary Survey 2012

Table: 14 Number of Installments taken to get the full amount				
Name of the District	One time (in %)	Two Instalments (in %)	Three Instalments (in %)	
East Garo Hills	0	45.83	54.17	
East Khasi Hills	0	54.17	45.83	
Jaintia Hills	0	52.78	47.22	
Ri-Bhoi	0	45.83	54.17	
South Garo Hills	0	56.25	43.75	
West Garo Hills	0	51.04	48.96	
West Khasi Hills	0	58.33	41.67	
Grand Total	0	52.18	47.82	
Source: DJRC Primary Survey 2012				

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BIOLINDA K DEWSAW IS SHOWING HER BANK PASS BOOK AT VILLAGE PYNDENGREI OF NONGSTION BLOCK OF WEST KHASI HILLS DISTRICT

Picture: 6



BIOLINDA K DEWSAW IS SHOWING HER BANK PASS BOOK AT VILLAGE PYNDENGREI OF NONGSTION BLOCK OF WEST KHASI HILLS

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4.13.1. Additional Investment on IAY

A similar response was collected from all the sample households that they are investing more for completion of the IAY houses. On an average Rs.31312 to Rs.39625 additional amount is spent for completion of the houses (refer table 15). Allocation of an IAY house is a great contribution from the government for the BPL households. But allocation of one room is not sufficient under the IAY scheme. To live in one room is not feasible for the entire family, especially in poor households, where a large number of members live in the same house. There are some instances that BPL households have invested more than one lakh apart from the allocation. The beneficiaries construct the houses depending upon their convenience so they are investing more on the IAY houses. Making additional investment is adding to the debt burden of households. Women are particularly concerned with this burden that may chip away from their need to invest in other areas such as saving for health emergency, education of their children, buying household utilities etc. Around 18% of the beneficiaries borrow at interest to invest on their house construction (refer table 16).

Table: 15 Additional invested on IAY by the beneficiary		
Name of the District	Average additional money Invested on IAY	
East Garo Hills	34027.78	
East Khasi	31312.50	
Jaintia Hills	38444.44	
Ri-Bhoi	32729.17	
South Garo Hills	34541.67	
West Garo Hills	39625.00	
West Khasi Hills	37236.11	
Grand Total	35591.27	
Source: DJRC Primary Survey 2012		



Graph: 5 Additional invested on IAY by the beneficiary

Source: DJRC Primary Survey 2012

Table: 16 Sources of Additional Investment on IAY by the Beneficiaries						
(Figures in %)						
Name of the District	Borrowed from Friend/Relatives (usually without interest)	Credit from Money lenders (with very high interest)	No additional Investment	Own Source		
East Garo Hills	59.72	13.89	0.00	26.39		
East Khasi Hills	52.08	18.75	0.00	29.17		
Jaintia Hills	59.72	12.50	0.00	27.78		
Ri-Bhoi	31.25	41.67	0.00	27.08		
South Garo Hills	45.83	20.83	2.08	31.25		
West Garo Hills	54.17	12.50	0.00	33.33		
West Khasi Hills	62.50	13.89	0.00	23.61		
Grand Total	53.57	17.66	0.20	28.57		
Source: DJRC Primary Survey 2012						

4.14. FINANCIAL GOVERNANCE, SYSTEM LEAKAGE AND MALPRACTICE

The financial governance of the scheme implementation seems to be working quite seamlessly in the state. No leakage was reported at the time of field visit. Officials have not traced any such instance at the district levels in the state. Although both beneficiaries and officials realize that the scheme has given a sense of belonging and dignity to the poor, they are fully aware and complain about the inadequacy of the amount. In this day and age of increasing expenses they know the amount cannot fulfill the construction requirements of a house. Anyhow no instances of leakages and malpractice for selection or the release of installment was found which adds credibility to the scheme. No contractor has been used for construction as can be seen from table 17.

Table: 17 Involvement of Contractor in IAY house Construction				
Name of the DistrictNoSampleNo in %				
East Garo Hills	72	72	100	
East Khasi Hills	96	96	100	
Jaintia Hills	72	72	100	
Ri-Bhoi	48	48	100	
South Garo Hills	48	48	100	
West Garo Hills	96	96	100	
West Khasi Hills	72	72	100	
Grand Total	504	504	100	
Source: DJRC Primary Survey 2012				

5. CHAPTER-V IMPACT ASSESSMENT OF IAY

The Government of India has been launching a number of central/centrally sponsored schemes (CSS) and community/area development programmes in the areas of health & family welfare, education, employment & poverty alleviation, agriculture, women and child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc., in rural and urban areas. The main objectives of all these schemes are to generate employment, remove poverty, reduce economic inequality and improve the quality of life. Besides, these schemes are also aimed at creation of basic infrastructure and essential assets for economic development.

The standard of living of the rural people is poor and their scope for employment opportunities is limited as compared to the urban areas. To bring a sustainable development to the living condition of people in rural areas, IAY scheme was envisaged and implemented in the state of Meghalaya. Rural people who are below the poverty line often do not have a shelter in livable condition. For people belonging to SC/ST and other backward households, they find it daunting to gain respect and social recognition when they do not have a decent place to live.

To tackle the problem of houselessness in rural areas, the Government of India launched Indira Awaas Yojana (IAY) scheme in 1985-86 for the below poverty line households, as a component of Rural Landless Employment Guarantee Programme (RLEGP). After that there were changes in the guidelines, where non-BPL households were also included. From sample villages almost all beneficiaries who have gotten IAY funding are BPL and fulfill the scheme criteria as well. Approximately 91% of the beneficiaries from the sample are women (refer table 18). Awareness regarding the scheme has been generated through various sources, with the village headmen being the most influential source (refer table 19).

Table: 18 Gender Distribution of Sample Beneficiaries				
Name of the	In %age			
District	Female beneficiary	Other beneficiary households		
DISTICT	households	including male beneficiaries		
East Garo Hills	90.28	9.72		
East Khasi Hills	96.88	3.13		
Jaintia Hills	87.50	12.50		
Ri-Bhoi	87.50	12.50		
South Garo Hills	79.17	20.83		
West Garo Hills	92.71	7.29		
West Khasi Hills	93.06	6.94		
Total	90.67	9.33		
Source: DJRC Primary Survey 2012				

Table: 19 Sources of awareness for Both Sample Beneficiary and non beneficiary				
Name of the District	Awareness Source in %			
	Advertisement	Govt. Officials	Village Headman	
East Garo Hills	2.22	1.11	96.67	
East Khasi Hills	2.50	5.83	91.67	
Jaintia Hills	1.11	12.22	86.67	
Ri-Bhoi	5.00	8.33	86.67	
South Garo Hills	5.00	11.67	83.33	
West Garo Hills	1.67	6.67	91.67	
West Khasi Hills	2.22	6.67	91.11	
Grand Total	2.54	7.14	90.32	
Source: DJRC Primary Survey 2012				

Graph: 6 Sources of awareness for Both Sample Beneficiary and non beneficiary



Source: DJRC Primary Survey 2012



To combat a feeling of deprivation and lack of possession of a dwelling, IAY scheme has provided financial assistance to the beneficiaries, for construction of houses. This chapter attempts to assess the impact of implemented IAY scheme from different aspects. Non-beneficiary households were taken into consideration for better comparison of the impact of IAY scheme.

Some of the major effects of IAY are instilling a sense of security, a sense of satisfaction, imbibing confidence, giving physical protection from sun, rains, and weather ravages, assigning a feeling of higher social recognition, better health and improved economic position (due to saving on rent/space etc, and saving on constant repairs, now people can also use the house to work from home, such as pickle making etc. and look forward to sell by using PMGSY road).

5.1. IMPACT OF IAY ON SHELTER

Due to poor economic condition, a large proportion of rural population is still deprived of getting basic minimum needs of life in the rural areas. The objective of the IAY is to provide houses to houseless population. At the same time, the scheme looks at developing facilities such as kitchen, improved sanitation, drinking water through piped water connection etc., and toilet facilities. This section covers the impact of IAY scheme on the housing condition of the beneficiaries in the pre and post implementation periods. Most beneficiaries agree with the positive change in the lives due to IAY. Earlier the beneficiaries resided in *kachha* houses (Assam type houses-brick wall and tile roof). IAY has given them *pucca* establishments with kitchen and toilet facilities.

On the other hand non-beneficiaries continue to live in their *kuchha* houses. Their quality of life is not better than beneficiaries and many are disgruntled as they too feel that they should have been included in the programme. In rare cases, the beneficiaries have constructed their house with their own funding.

5.1.1. SIZE OF THE SHELTER/HOUSING

There is no guideline for the maximum size of the shelter. Guideline for the plinth level has to be no less that 20 sq mtr (this is the minimum). The area of the shelter and its

design depends on the beneficiary's preference who takes climatic and other conditions such as access to land into consideration before deciding on the area of the shelter. Most shelters are larger than their previous dwelling. Beneficiaries are given a free hand for construction of the house that may include space for kitchen, ventilation, sanitary facilities and smokeless *chullha*. Usually in almost all districts it is found that beneficiaries construct two to three times more area than the recommended plinth area. The size and type of shelter to be constructed is decided by the beneficiary depending on his financial situation and his need for long-term sustainability of the house. Most respondents said they spent more than the given amount of Rs.48500. In such cases the beneficiaries resorted to funding from their own pockets to supplement the amount and complete the house. For any technical difficulties they encounter, they refer the JE and other engineers in charge.

5.1.2. Type of Shelter/Housing

Throughout the state, six types of housing have been found in the sample villages. The type/category of the shelter to be constructed is decided by the beneficiary depending on his/her financial situation. Roof of every house remains common with the use of GI sheet, irrespective of the type of house. Pillars are used for elevation in almost all houses. The wall and flooring varies from house to house. The wall could be made *pucca* from brick/hollow blocks and cement, or from bamboo sheets or GI sheets. The floor of the house is done either with cement plastering or from mud floor. Beneficiaries look at the budget and convenience while deciding on the housing type. The following table (refer table 20) illustrates the six types of houses in Meghalaya that is constructed through IAY implementation.

Table: 20Type of houses under IAY				
Wall	Floor	Roof		
Рисса	Cement plastering	GI sheet		
Bamboo sheets	Mud	GI sheet		
GI sheets	Cement plastering	GI sheet		
Pucca	Mud	GI sheet		
Bamboo sheets	Cement plastering	GI sheet		
GI sheets Mud GI sheet				
Source: DJRC Primary Survey 2012				

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IAY HOUSE OF NEBERSON D. SANGHMA OF MEGAPJRE VILLAGE OF SAMANDA BLOCK OF EAST GARO HILLS DISTRICT (BAMBOO SHEET WALL, CEMENT PLASTER FLOOR AND GI SHEET ROOF)

Table: 21 Percentage of IAY Houses Electrified		
District	% of IAY Sample Houses Electrified	
East Khasi	73	
West Khasi	45	
Ri-Bhoi	78	
Jaintia	90	
East Garo	48	
West Garo	60	
South Garo	45	

5.1.3. PERCENTAGE OF IAY HOUSES ELECTRIFIED

The above table (refer table 21) illustrates the percentage of IAY houses electrified in each sample district. While in Jaintia the percentage is high at 90 the percentage is quite low at 45% in West Khasi and South Garo.

5.2. PERIOD OF COMPLETION OF IAY HOUSES

5.2.1. TIME TAKEN TO CONSTRUCT HOUSE FROM THE FIRST INSTALMENT

In most of the cases, the beneficiaries start construction work after getting the first installment from the block office. The houses are usually completed within one year after getting the first installment. As beneficiaries are looking at increasing the size of the house the completion of the house may take up to a year. Table 22 shows 'completed' and 'ongoing' status of IAY house construction in every sample district. The length of time taken for house completion also depends on the income source of the beneficiaries as most are investing more than the actual allocation.

Table: 22 Complete and incomplete status of the sample IAY houses				
Name of the District	Completed in %	Ongoing in %		
East Garo Hills	94.44	5.56		
East Khasi Hills	93.75	6.25		
Jaintia Hills	91.67	8.33		
Ri-Bhoi	91.67	8.33		
South Garo Hills	87.50	12.50		
West Garo Hills	92.71	7.29		
West Khasi Hills	91.67	8.33		
Grand Total	92.26	7.74		
Source: DJRC Primary Survey 2012				

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IAY HOUSE OF MAY BE MARY KHARSYNTIEW AT DONGIEW RIM VILLAGE OF MAWPHLANG BLOCK OF EAST KHASI HILLS DISTRICT

Picture: 9



IAY HOUSE OF SUBESH MARAKAND AND HIS WIFE OF AGARPARA VILLAGE OF BAGHMARA BLOCK UNDER SOUTH GARO HILLS

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MRS LUSILLA NENGRONG OF VILLAGE UMDOHBYRTHIH OF UMLING BLOCK OF RI-BHOI DISTRICT



Picture: 11

SMT DLISIMAI MAWTHOH OF UMEIT VILLAGE UNDER UMSINING BLOCK RI-BHOI DISTRICT

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IAY HOUSE AT 5TH MILE VILLAGE OF MYLLIEM BLOCK OF EAST KHASI HILLS DISTRICT

5.2.2. NORMAL PERIOD OF CONSTRUCTION OF HOUSE UNDER IAY

In the state, the construction of IAY houses depends upon the distance of the villages from the block and district head quarter. Generally the construction of IAY house takes eight months to one year. In the districts like East Khasi Hills and West Garo Hills, the houses are constructed within a year (refer table 23). But in some cases in other districts house construction many take longer, more than a year. Completion of the house also depends upon the size of the house. In most cases sample beneficiaries have constructed more space than the normal size by investing more from their own pocket. Even in East Khasi Hills and West Garo Hills, during field visit it was found that a few houses have taken more than one for completion year.

Table: 23 Completion period of IAY by beneficiaries (views of beneficiaries)		
Name of the District	Average number of months taken to complete the IAY House	
East Garo Hills	11.09	
East Khasi Hills	5.01	
Jaintia Hills	9.06	
Ri-Bhoi	10.84	
South Garo Hills	9.98	
West Garo Hills	5.93	
West Khasi Hills	10.80	
Grand Total	8.46	
Source: DJRC Primary Survey 2012		



Graph: 7 Completion Period of th	e building
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Source: DJRC Primary Survey 2012



IAY HOUSE OF GREENCY RANGSLANG IS UNDER CONSTRUCTION AT ROOF LEVEL AT DONGIEW RIM VILLAGE OF MAWPHLANG BLOCK OF EAST KHASI HILLS DISTRICT

Picture: 14



IAY HOUSE OF A BENEFICIARY KRILDA KHARBUDNAH OF 5 TH MILE VILLAGE OF MYLLIEM BLOCK OF EAST KHASI HILLS DISTRICT

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CONSTRUCTION OF IAY HOUSE (ROOF LEVEL) IN JAINTIA HILLS DISTRICT



Picture: 16

CONSTRUCTION OF IAY HOUSE IN JAINTIA HILLS DISTRICT





IAY HOUSE UNDER CONSTRUCTION IN JAINTIA HILLS DISTRICT

Picture: 18



IAY HOUSE OF MR. PHOIDA PAPLAH OF MUTHLONGRIM OF LASKEIN BLOCK OF JAINTIA HILLS DISTRICT



5.3. RAW MATERIALS

5.3.1. TYPE OF RAW MATERIALS USE

Under the provision of the IAY houses, the beneficiaries should construct *pucca* houses. The beneficiaries are using materials that are within their budget and meet the topography criteria of the state. In general the IAY houses require wood, bricks, hollow blocks, sand, rod, cement, GI sheets etc (refer pictures 19 through 22 showing some raw materials used in construction).

5.3.2. AVAILABILITY OF THE RAW MATERIALS

Most of the raw materials are purchased by beneficiaries at the block headquarters. The beneficiaries purchase sand and brick from local market. Wood is purchased from the forest and some also purchase from the local markets. Generally the beneficiaries purchase rod, cement and GI sheets depending upon their availability of funds. They also decide on the brand based on the status of their funds.

5.3.3. COST OF THE RAW MATERIALS

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Cost of the raw materials under IAY plays a crucial role for construction of the houses. The raw material cost varies from district to district and block to block, depending on the location of the house. The more interior you go the lesser quality of the houses you find is the common judgment for all district and block level officials. The houses at the interior pockets are poor in quality as the transport cost increases to these areas, increasing the raw material cost. For transportation to such destinations the beneficiaries use head load, where the charges double. The cost of rod and GI sheet differs from place to place and it also depends on the quality and thickness. Refer table 24 for sample district coverage of raw material cost.

Table: 24 Cost of Raw Materials IAY houses					
					Amount in Rs.
Name of the (district/blocks)	Hollow Blocks (per piece)	Cement (per bag)	Sand (per trolley)	Rod per quintal	GI Sheet per bundle
East Garo Hills	17.00	500.00	1300.00	5800.00	4800.00
East Khasi Hills	15.00	380.00	1200.00	5000.00	2900.00

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Jaintia Hills	15.00	420.00	1200.00	5500.00	2900.00
Ri-Bhoi	18.00	380.00	1000.00	5200.00	3000.00
South Garo Hills	17.00	580.00	1300.00	5600.00	3200.00
West Garo Hills	15.00	450.00	1200.00	5500.00	2900.00
West Khasi Hills	20.00	580.00	1000.00	6000.00	4000.00
Source: DJRC Primary Survey 2012					

Transportation of raw materials is a major issue for the BPL households who are constructing IAY houses. Besides if some of the materials are not available on the date of

transportation, the beneficiaries have to ferry the remaining materials on another day that adds to the expense and chips away from the budget.

As per discussion with beneficiaries, approximate transport cost of different raw materials in the state of Meghalaya has been ascertained. The cost varies

Table: 25Approximate transportationcost of raw materials		
Amount in Rs.		
Raw materials	Approximate transportation cost	
Bricks (per piece) 4.00 - 8.00		
Cement (per bag) 100.00 - 300.00		
Sand (per trolley) 500.00 - 1000.00		
Rod per quintal 300.00 - 500.00		
GI Sheet per bundle 200.00 - 450.00		
Source: DJRC Primary Survey 2012		

from time to time depending on the availability of the raw materials at the source (refer table 25). In interior villages the cement bag costs about Rs.600.00 per bag where head load is used that makes the charge more than double that of regular transport cost.

Picture: 19



SAND FOR IAY HOUSE TO BE USED FOR CONSTRUCTION IN KHLIEHRIAT BLOCK OF JAINTIA HILLS DISTRICT

Picture: 20



SMALL CHIPS - RAW MATERIAL FOR IAY HOUSE IN KHLIEHRIAT BLOCK OF JAINTIA HILLS DISTRICT



Picture: 21



BIG CHIPS - RAW MATERIAL FOR IAY HOUSE IN KHLIEHRIAT BLOCK OF JAINTIA HILLS DISTRICT

Picture: 22



RAW MATERIAL (HOLLOW BLOCKS) FOR IAY HOUSE IN MAWPHLANG BLOCK OF EAST KHASI HILLS DISTRICT



5.3.4. CAPITAL INTENSIVE CONSTRUCTION

In construction of IAY houses, the beneficiaries have tried to have strong dwellings with more high level of purchased inputs, steel, cement, stones, galvanized iron sheets or asbestos sheets. Own labour (including family contribution) constitutes a low percentage of total cost varying between 15%-20% mostly in terms of labour. Cost of wage in hilly areas being high, the beneficiaries have preferred capital intensive construction that can withstand vagaries of nature.

	Table: 26 Percentage Households Having Activity	CESS TO DRINKING WATER
SAMPLE DISTRICT	% OF HOUSEHOLDS HAVING ACCESS TO SAFE DRINKING WATER	MATERIAL COST AS PROPORTION OF TOTAL COST
EAST KHASI	65	72
WEST KHASI	55	75
RI-ВНОІ	63	65
JAINTIA	65	70
EAST GARO	43	66
WEST GARO	55	63
South Garo	45	65

5.3.5. CLEANNESS OF ENVIRONMENT

Earlier the houses were getting dirty due to lack of ventilation and congestion. Smoke would cover on roofs due to cooking and other flames. Most beneficiaries have constructed a separate shed for kitchen activities that keeps the rest of the area free from smoke and smell. Some are also using smokeless *chullah* to keep the house environment clean. For a shelter less person, a house brings about a deep social change in his/her existence, endowing the entire household with an identity, thus integrating him/her into the immediate social environment. Most households tend to keep the inside and the outside area neat and clean. For those households with toilet, outside

defecation has virtually stopped, thus inducing hygiene that was earlier not visible. Outside defecation in the nearby areas used to spread diseases among the members of the household as well as other villagers. Some of the households used to stay with domestic animals as well as livestock within the same space. This has stopped now, as villagers have begun to realize the importance of health and hygiene in keeping separate space for livestock. Diseases spreading to and from livestock have significantly reduced.

5.3.6. IMPACT ON HOUSING MAINTENANCE

House maintenance is common for all thatched houses. IAY houses are low maintenance due to several factors. First they are *pucca* constructions and then they are newly constructed which the owners view as prized possessions and take good care of their dwelling. Most houses have cement plastering either on walls or flooring that takes time to wear out depending on the usage. Prior to IAY, walls in almost every *kuccha* house needed to be changed or repaired depending on the degree of damage. The houses also have brick walls that have the strength and tenacity to withstand time. Beneficiaries are particular in taking care of their house, a pride possession they feel should be kept repair free as long as possible. Earlier on an average each beneficiary household would spend around Rs.1500 on maintenance in a year. They now spend the same amount on furniture or other utilities. Non-beneficiaries are still at a disadvantage due to their shabby dwellings and continue to spend the amount on repairs.

5.3.7. IMPACT ON PHYSICAL SECURITY

Importance given to the foundation with proper equation of cement and sand for plaster, supervision of engineers and their monitoring ensures safety and quality of the house that is sustainable and renders its inhabitants secure. The houses score very high in terms of actual physical security in terms of construction following recommended standard/norms as per the topography. The house has been built by beneficiaries themselves with proper care. Besides, the IAY houses provide safety to its residents as far as dangers from external factors are concerned. Prior to implementation, women and children felt unsafe living in broken homes (with or without a proper roof, toilet facilities and most structures in dilapidated condition).

5.4. PROVIDING HOME TO THE NEEDY

The scheme is bang on its objective to provide houses to the needy. The beneficiaries were earlier living out of shacks or houses in nearly pathetic conditions. For effective implementation the scheme depended upon pre-designed framework and guideline to provide houses to poorest of the poor on priority basis. The people who actually need houses under the scheme are provided through the permanent waitlist.

5.5. IMPROVEMENT IN THE HOUSING STRUCTURE

As the minimum normal size of the house is 20 sq mtr, the structure of most houses has improved by following standards. However above 67% of beneficiaries with an average family size of four or more (refer table 27), need additional space, hence they end up making the area more than double the recommended size.

Table: 27 Distribution of Sample Beneficiaries by their size of family					
Name of the		Family Size in %			
District	One to three	One to three Four to Five six and Above			
East Garo Hills	29.17	65.28	5.56		
East Khasi Hills	28.13	67.71	4.17		
Jaintia Hills	30.56	65.28	4.17		
Ri-Bhoi	27.08	66.67	6.25		
South Garo Hills	29.17	64.58	6.25		
West Garo Hills	27.08	66.67	6.25		
West Khasi Hills	29.17	66.67	4.17		
Total	28.57	66.27	5.16		
Source: DJRC Primary Survey 2012					

This observation was visible in almost all sample households and villages of all the districts in the state. This makes IAY house more spacious than the previous house that had mostly a room with probably a space for kitchen. Newly constructed houses have two rooms or more (refer table 28). If the amount given to them (Rs.48500 for each beneficiary), is not sufficient (refer table 15) which usually is not, then the beneficiaries do not mind either spending their own savings or borrowing to make a good permanent

home for themselves. The houses were previously made from bamboo sheet walls with GI sheets (tin plates) for roof. The construction made them unsafe from rain and wind also, that required annual repairs. The materials used for construction now have higher tensile strength that can stand the test of time and environment. These materials are used on the basis of topography and best suitable for hilly areas of Meghalaya that has rough mountain weather.

Table: 28 No. of Rooms Before and After IAY Among the Sample Beneficiaries							
Name of the	Before IAY No. of room in %			After IAY No. of room in %			
District	Only One Room	Two Rooms	Three Rooms and Above	Sample	Only One Room	Two Rooms	Three Rooms and Above
East Garo Hills	83.33	13.89	2.78	100	0.00	84.72	15.28
East Khasi Hills	71.88	23.96	4.17	100	0.00	69.79	30.21
Jaintia Hills	76.39	19.44	4.17	100	0.00	72.22	27.78
Ri-Bhoi	70.83	25.00	4.17	100	0.00	75.00	25.00
South Garo Hills	75.00	20.83	4.17	100	2.08	68.75	29.17
West Garo Hills	78.13	18.75	3.13	100	0.00	67.71	32.29
West Khasi Hills	77.78	18.06	4.17	100	0.00	75.00	25.00
Grand Total	76.39	19.84	3.77	100	0.20	73.02	26.79
Source: DJRC Primary Survey 2012							

Picture: 23

Picture: 24



IAY HOUSE OF NEBERSON D. SANGHMA HAS CONSTRUCTED FOUR ROOMS OF SAMANDA MEGAPJRE VILLAGE OF SAMANDA BLOCK EAST GARO HILLS DISTRICT

Picture: 25



IAY HOUSE OF BILETCY BLAH AT DONGIEW RIM VILLAGE OF MAWPHLANG BLOCK OF EAST KHASI HILLS DISTRICT

Picture: 26





MR. ANIMUL ISLAM IN FRONT OF HIS IAY HOUSE, UNDER SELSELLA BLOCK OF WEST GARO HILLS DISTRICT

AN IAY HOUSE IN KHILIRIHERAT UNDER JAINTIA HILLS DISTRICT



5.6. IMPACT ON THE LIVING CONDITION

Women feel particularly content with IAY houses as it has covered one of the very basic needs of life (food, clothing and shelter). Earlier they had no choice but did their chores outside of the house which made it uneasy and added to their discomfort. With the *pucca* house, they are at ease of carrying out their household duties including personal chores more comfortably within the safety of their four walls. Although the beneficiaries earlier were living, albeit in shacks, they longed for leading a safe and decent life in a shelter. IAY has given all its beneficiaries their IAY house is a prized asset that they proudly display to visitors including DJRC field team. They explain why they need to sustain the new house and keep the environment clean. Before as the space was limited, with many household members, the living area became cramped, making it messy and disorganized. The IAY houses have more space with toilet and kitchen facilities. The poor are now living in a better condition not just physically but emotionally as well.

5.7. IMPACT ON PEACEFUL LIFE AFTER IAY

For many BPL households, IAY houses signify the return of their dignity. They are able to lead their lives with more confidence and go out to work with a sense of security for their belongings. Earlier, women specifically feared for the safety of their children while going to out to work in the fields. Now they have peace of mind knowing that children will be safe inside the *pucca* house. As women are able to practice self-employment from the house such as becoming members of SHGs or other small business activity, they can also look after their children. The discomfiture of household members has radically reduced as members can carry out their tasks in designated rooms. Earlier there was friction and fight for space. Now there is peace at a spatial level. As the government continues to look after the poor and the needy by providing basic needs including housing, friction among villagers and neighbouring villagers has lessened too. Most villagers feel equal to the other and the feeling of inequality among its habitants is going down.

5.8. IMPACT ON EMPLOYMENT

Due to increase in population, absence of private sector, poor industrial growth and lack of employment opportunities in the public sector, there has been a high rise in unemployment in the districts. This has been a major obstacle in the way of development. In rural areas, unemployment and disguised unemployment is found to be more than in the urban areas. The government both central and state has tried to resolve the issue of unemployment by introducing different employment generation schemes.

IAY is a housing scheme that intends to fulfil one of the very basic need of mankind; shelter. This scheme directly has tried to tackle the issue of unemployment among poor people by engaging them in house construction and other activities through schemes such as such as MGNREGS, PMEGP and SGSY. The impact of IAY on various issues and sectors is too many. Change in employment and pattern of livelihood is one of them.

5.8.1. CHANGES IN OCCUPATION

The impact on change in occupational level or changes in occupation is not directly due to IAY but beneficiaries feel that the comfort of secure housing has propelled a sense of 'living well by earning more'. More over awareness in the districts for employment generation through various central and state government schemes is being created. Several NGOs working in the region are trying to instill a sense of leading a better life by building capacity of individuals to earn more either in their current profession or through a different avenue. Having a house only adds to the confidence of either working from home or giving a sense of security to working members that they can leave their shelter without any fear of damage or theft.

Earlier household members were working only as cultivators, agricultural labourers and/or daily labourers. Now some of the household members are diversifying crops, working longer hours and/or starting petty business. Women are also keen on starting small industrial/food processing units such as woolen clothes, pickle making etc.

Table: 29 Primary Occupation of the sample beneficiaries after IAY (forstatus of occupation pre-IAY please refer annexure)			
Name of the	Primary Occupation in %		
District	Farming and Allied Activities	Other Labour (Including Agriculture Labour)	Petty/Other Business
East Garo Hills	51.39	36.11	12.50
East Khasi	54.17	31.25	14.58
Jaintia Hills	40.28	47.22	12.50
Ri-Bhoi	50.00	35.42	14.58
South Garo Hills	54.17	27.08	18.75
West Garo Hills	55.21	33.33	11.46
West Khasi Hills	65.28	25.00	9.72
Total	53.17	33.73	13.10
Source: DJRC Primary Survey 2012			

Most of the farmers have stopped *jhum* cultivation and are producing more number of crops besides the usual potato and paddy in the pre-IAY stage. The crops produced earlier were only for personal consumption. The same beneficiary farmers have started working longer hours, are producing more of the same crops for commercial reasons and also producing different varieties of crops such as pineapple and ginger. **The IAY development in the state has helped curb migration to an extent.** Very few household members are now considering moving out of the state in search of work.

5.8.2. Self Employment Status

Self-employment has actually taken place because of IAY, specifically for women who now have the flexibility to work from home and look after children. Some of the villagers have opened petty shops in front of their house. Others feel they can lock their doors or leave some of their older and younger household members behind at the house to go and set up business elsewhere. A few such beneficiaries have opened small grocery shops, betel shops or other businesses. Women in particular find it quite useful to work out of homes. They are using their house on dual purpose, a home and for business. Women are involved in the embroidery, weaving, knitting, pickle making, etc. activities at their homes. From the sample almost 7.22% (refer table 30) beneficiaries are self employed due to implementation of IAY scheme.

Table: 30 Percentage of sample women beneficiary who became Selfemployment due to IAY		
East Garo Hills	4.62	
East Khasi	9.68	
Jaintia Hills	6.35	
Ri-Bhoi	4.76	
South Garo Hills	7.89	
West Garo Hills	10.11	
West Khasi Hills	4.48	
Grand Total	7.22	
Source: DJRC Primary Survey 2012		

5.8.3. CHANGES IN NUMBER OF DAYS EMPLOYED

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IAY has enabled its beneficiaries to work longer and much more without the fear to care for their house or its members on the same level as before. The focus of women has shifted to working on commercial basis to be able to now give a better quality of life for their children. Their production on fields has increased and they are producing more number of crops. Crop diversification has taken place and women are working out of their homes to try different options to make a sound future for themselves and their children. This effort has added more number of days of employment for the beneficiaries. Although the non-beneficiaries do not have homes, but finding inspiration to live better they too are working harder and increase their working days in a year. Some of the non-beneficiaries in various districts have built houses on their own as their income status increased. All round awareness generation is happening due to many government interventions for development in the villages/rural regions thus broadening the scope of the villagers. From sample analysis it is found that not just because of the IAY but with access to road as well in the sample villages, a sense of security and freedom the villagers have increased their number of employment days as such: (refer table 31 for more days of employment after IAY scheme).

Table: 31 Annual average No. of days of Employment before and after				
Name of the District	Annual Average No. of days of employment Before	Annual Average No. of days of employment After	% Change in Employment	
East Garo Hills	118.31	152.43	28.84	
East Khasi	118.13	157.22	33.10	

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Jaintia Hills	117.72	158.85	34.93
Ri-Bhoi	119.71	150.69	25.88
South Garo Hills	117.67	159.88	35.87
West Garo Hills	118.50	152.44	28.64
West Khasi Hills	118.47	152.07	28.36
Grand Total	118.32	154.75	30.79
Source: DJRC Primary Survey 2012			

5.9. IMPACT ON INCOME AND SAVING

Change in the number of employment days has brought about a change in the income level of beneficiaries. Almost all of the sample beneficiaries said that their income level has increased, although the factors leading to this were due to several factors, such as IAY, PMGSY, SGSY, MGNREGS interventions in the vicinity. Table 32 shows the change in income status of sample beneficiaries. The income of non-beneficiaries has also increased but not to the same extent as that of the beneficiaries. Also those who are selfemployed or have their own land/lease in land to cultivate are found to be earning more than those who are employed.

The beneficiaries are saving more as they spend less money on housing repairs and maintenance. Due to increase in general awareness and other scheme interventions, women are becoming credit savvy and people are become saving conscious. This enables them to plan for secure future.

Table: 32 Average Annual Income of the sample Beneficiary Before and After (In Rupees)				
Name of the District	Average Annual Income	Average Annual	% Change in	
	Before	Income After	Income	
East Garo Hills	10979.17	13583.33	23.72	
East Khasi Hills	10994.79	13953.13	26.91	
Jaintia Hills	10993.06	13715.28	24.76	
Ri-Bhoi	10958.33	13458.33	22.81	
South Garo Hills	11020.83	13739.58	24.67	
West Garo Hills	10942.71	14197.92	29.75	
West Khasi Hills	10993.06	13833.33	25.84	
Grand Total	10981.15	13828.37	25.93	
Source: DJRC Primary Survey 2012				

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LOPMENT

Implementation performance of South Garo hills is comparable to the overall performance at state level as well as to that of other districts. Although the benefits in terms of income increase is much lower than that of West Garo hills, the extent of increase is comparable to overall increase for the beneficiaries of the state. Performance in terms of income or employment of beneficiaries of IAY depends upon several important factors which include skills present in beneficiary household, general capacity development schemes and income enhancement opportunities that are a part of planned economic development of the concerned district vis-à-vis others, and the motivation of the beneficiaries to convert potential opportunities



Graph: 8 Average Annual Income of the sample Beneficiary Before and After (In Rupees)



Source: DJRC Primary Survey 2012



Graph: 9 Change in Income and Employment

Source: DJRC Primary Survey 2012

5.10. IMPACT ON HEALTH

Health is wealth. Good health requires good food, good water, good hygiene and good environment. IAY scheme has increased a sense of practicing healthy habits of beneficiaries. As compared to the earlier years, beneficiaries were living in an unhygienic condition. After construction of IAY houses, there are some changes in the living pattern of the beneficiaries. The health condition of the beneficiaries is good as compared prior to getting benefit from IAY scheme. For women and children IAY has been a blessing. Specifically during pre and post natal care habitants feel that IAY has reduced the chance of mortality or long-term diseases of the mother and the child. "Prevention is better than cure" is an awareness concept that is being widely adopted by beneficiaries and now they have the opportunity to practice it.

5.10.1. CONTROL OVER DISEASES AND HEALTH EXPENDITURE

Shelter and its surrounding environment are the two important areas, which are directly related to control over diseases. Beneficiaries say that diseases are now controlled to a large extent compared to prior IAY period. Having a house with adequate space with a room for kitchen is keeping cooking and food habits clean. Living in a congested environment earlier led to many chronic and common ailments such as cold, cough, fever, headaches etc. Now the residents feel that these types of ailments have gone down. Residents do not defecate outside, they use their latrines or toilets that they have built with the support of IAY. Many now have piped water connection, because of the house and drinking water from cleaner sources has reduced water borne diseases too. Having a well built house has instilled a sense of keeping house and its environment neat and clean always. The residents through various awareness programmes understand the importance of health and hygiene.

Most of the beneficiaries feel their food remains safe from insects, flies, mosquitoes etc. They feel safe from animals coming from surrounding areas to either attack or steal food. As the houses were thatched or broken in the pre-IAY period its habitants were more prone to damage from insects, rodents or animals including wild animals in some districts such as South Garo and East Garo Hills. Beneficiaries are of the view that, there are positive changes in safety from attack of insects and animals due to implementation of IAY.

5.10.2. CHILDREN AND WOMEN – HYGIENE STATUS

After construction of houses, the inner and outer environment of the IAY houses is found to be clean. In most of the cases it is observed that the Scheduled Tribes keep their houses clean even if it is a thatched house. However women and children now have the comfort of using separate spaces for their duties e.g. using toilets for which they had to go far to defecate. Children are quite excited to maintain cleanliness and also try to take care of their environment. They show similar traits at school too. Some of the BPL households have constructed drainage from their houses to the outside for better hygienic condition. Women make sure that food remains covered and inside the kitchen instead of lying around in the common area. Health and hygiene consciousness among women and children is much more with IAY implementation.

It was found that the pregnant women and new mothers of IAY beneficiary households are able to maintain better care of themselves and their babies in the spacious and clutter free environment. Using toilets has kept them and their babies free of infections. The BPL households who still do not have the basic living facilities continue to fight with common ailments, infections and putting the new borne baby and the mothers at risk and increasing the chance of their mortality.

5.10.3. HOUSE VENTILATION

Beneficiaries are of the view that they are feeling comfortable so far the ventilation is concerned. The IAY houses are constructed in such a way that doors and windows are across each other, with windows at the front as well, that allows free flow of air. The houses are constructed in open places and away from other houses leaving little room for any congestion. Beneficiaries are constructing separate kitchen, which helps them for good ventilation. In most of the cases it is found that they have formed a separate kitchen shed or they have extended their house up to the veranda. That veranda is used as kitchen shed. Due to separation of the kitchen shed, houses remain clutter free and airy.

5.10.4. IMPROVED SANITATION

Beneficiaries have been constructing the toilet along with the IAY houses on their own. Most have used their own money/savings to do this. From sample analysis it is found that almost 40% of the IAY houses have toilets. After introduction of Total Sanitation Campaign, the awareness among general people in all districts of Meghalaya has been increasing especially for poor BPL households. Total Sanitation Campaign (TSC) scheme is working in the state for providing sanitation facilities at a subsidised rate. For construction of toilets, the TSC scheme is providing Rs.3000 and any additional amount is borne by the beneficiaries. What is satisfying to note is that poor people have become very health and hygiene conscious and are not hesitating to spend from their own pocket despite financial constraints. People are using the money with or without getting benefit under IAY. **Non-beneficiaries too are eligible for getting funding through TSC and most of the non-beneficiaries spoken with did not have an IAY house but they had put up a toilet through TSC.** This type of consciousness built among people to remain healthy has reduced medical expenses for the beneficiaries and the nonbeneficiaries, who are influenced by changes in healthy practice.

Table: 33 Sample Beneficiary having toilet		
Name of the district	Sample Beneficiary having toilet (In %)	
East Garo Hills	30.56	
East Khasi Hills	56.25	
Jaintia Hills	31.94	
Ri-Bhoi	29.17	
South Garo Hills	31.25	
West Garo Hills	51.04	
West Khasi Hills	33.33	
Grand Total	39.88	
Source: DJRC Primary Survey 2012		

5.11. IMPACT ON EDUCATION OF CHILDREN

Students feel more motivated to study and finish their coursework after IAY intervention that has given them a ventilated, spacious and separate space to work. Earlier all household members were confined to one space that left little room for children or individuals to pursue their interest or education. Cooking, chatting, gossiping, and discussion on household matters created a lot of disturbance breaking concentration of students to read. A child's mind needs peace and tranquility to comprehend coursework. Guests would often drop in with little attention to students needs. After IAY, students have a separate space to read and also play. This keeps them safe too as earlier students would play near the stove or close to cooking activities which put them at risk. Parents too feel that their children are doing better in school post implementation. They have more time to do their homework. As they have a house, the beneficiary is all the more eligible to get electricity under RGGVY giving them and their children to live in light and not in darkness. These little facilities when available create too big an impact on a poor household. Children can read longer with electricity in a dedicated space blocking themselves from all disturbances. Children want to continue with education unlike before IAY where children not doing well in school and losing concentration would often think about dropping out.

5.11.1. STATUS OF ENROLMENT OF STUDENTS IN EDUCATIONAL INSTITUTION

It is quite common in poor households where elders go out to work or on other duties and leave their children behind to look after the house. This has stopped to a large degree with IAY where elders feel safe to lock the house and leave. Almost all sample beneficiaries agreed that children's attendance rate has increased and absenteeism has decreased significantly. This has created a positive environment for the children to learn in.

5.11.2. CLEAN CLOTHING OF STUDENTS

An interesting observation came to light when primary school students said that their clothes remain clean for a longer time. The students are not so careful about the cleanliness of their clothes, rather they prefer to sit on the bare ground inside their house, after coming back from school. Earlier the floors of the houses were made from mud. Now the floors are *pucca* made mostly from cement plastering and the walls are also made *pucca* with mostly cement plastering or bamboo sidings that help the clothes to remain clean when students lean on them. The clothes remain free of dust and their parents have to wash them less than before. Now each student feels that they can wear the same clothes for at least three to four days, lessening the detergent expense of the house.

5.12. IMPACT ON GENDER EQUITY

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A prime objective of IAY was to make women members house secure. By bringing in a housing scheme, women have benefited with much more. As per guidelines and sample respondents more than 90.61% are women beneficiaries/women headed households, to start with this makes them asset secure. They are assured of having a roof over their head. For poor women this asset equips them with a huge confidence which otherwise they lacked in the prior IAY scenario. As we have seen in every section above, impact on women and children has been immense due to IAY. Women's drive to start self-employment, work longer hours, cook healthy meals, provide cleaner environment for children to read in, taking better care of themselves during pregnancy and post natal period etc. IAY has enhanced a sense of health and hygiene consciousness that women, even if they wanted to could not practice before. They did not have access to clean water sources, toilets, separate kitchen space, cramped living, protection from animals and insects. Spreading of diseases and chronic ailments were quite common. Women have

now realized by the importance of sustaining healthy practice of living and doing better at employment and taking care of their house and children.

As the IAY scheme gives preference to women and widows, it automatically elevates the status of fairer sex, giving them hope and dignity. Women feel that the change is positive and substantial which would have never happened if IAY did not intervene. Gender mainstreaming was brought about by awareness building from stakeholders at different levels. Equal participation of men and women in many areas such as livelihood, decision-making, food intake, etc are the major issues for gender equity that are moving in the positive direction post IAY. The scheme has enabled both men and women of the poor enabled to think and act freely. Female participation, bank linkage, etc. are encouraged through the scheme.

5.13. FEASIBILITY OF THE SCHEME FOR BPL FAMILIES

Government is implementing different schemes for BPL households for streamlining them into the mainstream. Food, clothing and shelter are minimum requirements of life, which almost remain inadequate in most BPL households. Notwithstanding of the meager amount of assistance the officials are satisfied with the scheme as it provides shelter to the shelterless and improves the dignity and standard of living of the people. The concept of constructing IAY houses in habitation is appreciated, as it would save time for monitoring of construction of houses, as many houses are located in one site. Further it will also reduce the cost to some extent as many houses in same locality share the same facilities. The current IAY amount is inadequate for beneficiaries residing in this hilly topography. Although a few beneficiaries have completed entire construction within the specified amount of Rs.48500, due to large family size in any BPL household most households struggle to complete construction with this amount. In interior and remote areas, transportation cost increases putting burden on its beneficiaries to complete the construction in specified amounts. Both beneficiaries and officials feel the scheme is a positive one for poorest of the poor, yet the IAY amount must increase for BPL families to live comfortably and without debt.

6.1. Self Labour Motivated to Construct IAY House

Mr. Sing Muruh 45 years and wife Mrs. Treiraling Raliang 40 years are husband and wife who live with three other family members in their old house at Moodymmai village of Jaintia Hills District. They are a BPL household. Mr. Sing Muruh works as a daily labourer to support himself and his family. The house is in the joint name of Mr. Sing Muruh and Mrs. Treiraling Raliang (wife).

Mr. Muruh had heard of the IAY scheme from the village headmen and neighbours and applied for allotment. Their household was selected for IAY funding in 2010-11. After receiving the 1st instalment for Rs.24250 he started preliminary work on the house. During field visit Mr. Muruh explained that Rs.48500 is not sufficient to build a house in this hilly topography, where cost of raw materials and transportation cost increase many fold. This also puts a strain on budget and completion for many IAY beneficiaries.

Mr. Sing Muruh has not paid a single penny towards labour cost towards the construction of the house. He has expertise in mason work and has been quite adept at looking at technical aspects of construction. He may take another two months for completion of the construction.



Mr. Sing Muruh of Moodymmai village under Thadlaskein Block of Jaintia Hills District

Construction of IAY house in progress

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6.2. SHELTER TO AN ORPHAN THROUGH IAY

Mrs. Baiaineh Dohling is an illiterate poor lady. She is 26 years and lives in Umiet village of Umsning block in Ri Bhoi district. She belongs to the Scheduled Tribe community. She belongs to BPL category and stays with her husband. Both husband and wife work as daily laborers. She was selected to receive IAY funding in 2010.

As she was an orphan and had nowhere to live she stayed with her neighbor for three years prior to construction of the house. She built the house mostly on her own. It took her eight months to complete the construction with an additional investment of Rs.5000 for adding more space and spruce up their living condition. She married only after her house was built.

IAY has successfully turned this poor woman's life around. IAY scheme has given the shelter which the orphan girl did not have in the past. Both husband and life are leading a secure and happy life.



Mrs. Baiaineh Dohling is an Orphan lady who has been allotted a IAY funding to build her house as shown in the picture here



6.3. BASIC REQUIREMENT OF SHELTER FULFILLED THROUGH IAY

Smt. Phoida Paplahi, wife of Mr.Simrabon resides at Muthlongrim village. Theirs is a BPL household and they are a very poor family of masons and casual cultivators. Most of the vegetable cultivation they grow is for personal consumption. They have three members in their family. Earlier they were living in an old thatched house. In the year 2008-09, Smt.Paplahi was selected for getting IAY funding.

The IAY house was sanctioned in the name of Smt. Phoida Paplahi. Through the scheme, she received Rs.48500 in three instalments. Apart from the sanction amount, she invested Rs.60000 from her own savings in the house. Both husband and wife worked dedicatedly on their house and completed the construction within a year. She has also received a smokeless *chullah*. Smt. Paplahi feels the members are now very careful about health and hygiene and use toilet. The house is properly ventilated and her son has more time to study in a peaceful environment.



Old house of Mr. Simrabo, at Muthlongrim village, Laskein Block, Jaintia Hills district, Meghalaya

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Smt. Paplahi's IAY house; her husband and her son in front of the house at Muthlongrim village, Laskein Block

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6.4. SHELTER TO HELPLESS WIDOW THROUGH IAY SCHEME

Smt. Paskha Syngkli is an illiterate poor woman, about 50 years old and belongs to the Scheduled Tribe community. She resides in Nongkhroh village of Umling block in Ri Bhoi district. She is a widow and a daily labour by occupation.

Her whole life she lived in a thatched house. She had never expected to live in a *pucca* house. When she was allotted an IAY funding in 2009-10, she was ecstatic and shocked. She feels it is the grace of God and owes deep gratitude to the government for taking care of her basic need, which has given her dignity. She feels proud of her asset and now walks with her head held high. She invested an additional Rs.45000 from her savings to complete the house. She no longer has to spend in repairs and saves on maintenance expenditure.

As she is getting old, she is reluctant to work outside her village. She has developed a kitchen garden around the house in her homestead land where she grows various vegetables. She also sells her produce to outsiders and saves money for the future. She is waiting to get a smokeless *chullah* to install for enhanced ventilation.



Smt Paskha Syngkli of Nongkhroh Village, Umling Block of Ri-Bhoi district of Meghalaya

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IAY Emblem on Smt. Syngkli's house

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6.5. ONLY ONE IAY HOUSE WITHOUT ANY ADDITIONAL INVESTMENT IN THE STATE OF

MEGHALAYA

This is a case of IAY house which is quite different from all other IAY houses that the field team came across in the state of Meghalaya. The beneficiary has constructed the IAY house without investing any more than the specified IAY amount.

Subesh Marak about 68 years and his wife Romita Marak (65 years) live in Agarpara village that comes under Baghmara Block of South Garo Hills district. They are the only members in their small family. Earlier they used to live in a shack with bamboo sidings. As they are a BPL ST family, they were selected in 2010-11 to receive IAY funding. The house has been sanctioned in the name of Mrs. Romita Marak. Both husband and wife completed their house in six months with only Rs.40000 that they received in two installments. Their house has only one room with the minimum recommended plinth level of 20 sq mtr. They have yet to receive the final installment of Rs.8500. He has not invested a single pie from his own pocket to complete the house. With Rs.8500, the balance installment they will upgrade their kitchen and toilet.

The couple is very happy that they are living in a *pucca* house now. They have converted their old house as kitchen shed after construction of the IAY house and feel very safe in their new house. They no longer have to battle with monsoons that made their lives miserable. They however await benefit to have toilet facility through TSC.



Old house of Subesh Marak Agarpara Village under Baghmara Block of South Garo Hills District



Subesh Marak with his wife in front of their IAY house at Agarpara Village under Baghmara Block of South Garo Hills District

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6.6. Assistance to the Physically Disabled Persons Through IAY

The IAY housing scheme has benefited the two female beneficiaries (shown in the pictures) who battle life through their physical handicaps. Both women belong to Selsella Block of West Garo Hills District. Doyothe Mann of Deldella village and Talangji Koch of Gutlibari village became proud home owners once the IAY funding was allotted to them in 2007-08. They could not build the house on their own so they took the help of relatives and neighbours in house construction. They now live in a *pucca* IAY house, which they would have never had if government had not intervened to help them through IAY scheme. Both women are happy that the government of Meghalaya is taking care of them.



Doyothe Mann, Deldella village under Selsella Block of West Garo Hills



Talangji Koch, Gutlibari village under Selsella Block of West Garo Hills

6.7. IAY HOUSE PROVIDING SHELTER TO THE NEEDY

Through the IAY scheme, shelter is being provided to the BPL household. According to the beneficiary, the scheme is a boon as this a large joint family household.

Mr. Sapsing Marak (about 47 years) lives with his large joint family of twelve members (6 male and 6 female) in Megapore village, Samanda block. He is a farmer by profession. This household used to live in a thatched house in a very cramped space, where it was quite common for all members to bump into each other. To live together in rainy season, when it is all the more necessary to remain indoors was suffocating.

Through IAY funding and a personal investment of Rs.70000 the members have constructed three large rooms with enough open space for ventilation. They have carried out the construction work by themselves. This family has also received electricity connection through Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY). Household members carry out their work in dedicated spaces instead of getting disturbed by others. The family feels that both the programmes IAY and RGGVY should run simultaneously so that everyone who has a house should have electricity connection. This will enhance the quality of life for the poor.



IAY house of Sapsing Marak of Megapgre Village of Samanda Block East Garo Hills District



Sapsing Marak of Megapgre Village of Samanda Block East Garo Hills District

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6.8. IAY HOUSE UNDER CONSTRUCTION



Greency Rangslang, standing in front of her ongoing IAY house at Dongiew Rim village of Mawphlang Block in East Khasi Hills district



Discussion with Beneficiary (Greency Rangslang) at the presence of BDO (second from right) during DJRC field survey

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Greency Rangslang is one of the beneficiaries under IAY scheme who belongs to Dongiew Rim village of Mawphlang Block. She received IAY allotment in 2011-12 and after receiving the first installment she started construction. She has planned to build two rooms in the house. Within two months she has completed already 70% of the work. To complete the rest of construction she will need another two months.

She has used hollow block for constructing the wall of the house. Through TSC scheme she has constructed a toilet that has enhanced the sanitation level of the house. Greency expressed her happiness to the BDO, Mawphlang (Shri D. Syiemiong) and DJRC evaluation team during the field visit and thanked the government for taking care of poor people like her.

6.9. SHORTAGE OF ALLOCATION REFLECTS ON IAY HOUSE

Rosemery Nongsiang lives in Pyndengrei village under Nongstoin Block of West Khasi Hills. She is a daily labourer. A funding to construct IAY house was allotted to her in 2010-11. She has spent the entire fund amount received so far to construct the plinth level and erect pillars. On top of the specified amount she spent another Rs.7000 from own savings. She reasoned that keeping future requirement for space in view as they have growing children, she has decided to construct the larger area. As there is no money left to make a *pucca* wall, she has fitted tin plates on walls and roof. She knows that it makes her house look unattractive but she feels that she has taken the right decision. She will gather money and in due course of time make *pucca* walls and roof. The construction costs are increasing by the day as transport cost and availability of raw materials is an issue in this block.



Tin plate wall of IAY house of Rosemery Nongsiang at Pyndengrei village

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IAY House of Rosemery Nongsiang at Village Pyndengrei under Nongstoin Block of West Khasi Hills

Evaluation Study on "Indira Awaas Yojana (IAY)" in Meghalaya by D.J. Research & **DJRC** Consultancy Pvt. Ltd. <u>www.djrc.org</u> Page: 100 6.10. FOUR ROOMS ARE DESIGNED THROUGH 14 CEMENT CONCRETE PILLARS FOR THE IAY HOUSE

IAY house structure depends upon the financial position of the beneficiary. Convergence of own fund with IAY scheme is an example illustrated in the photos.

Roseless Nongkseh, a 30 year old woman belongs to Pyndengrei village under Nongstoin Block of West Khasi Hills district. For the year 2011-12 she was selected to get IAY house. She received the entire amount from the block as she had completed the building up to the roof level. She has spent more than Rs. 2 lakh till now, including the IAY amount for house construction. She would need more money to finish the four rooms with 14 pillars for the house that looks more like a high rise construction. The house has indeed higher tensile strength given the 14 pillars, larger plinth level and complete cement concrete construct. Roof of the house will also be *pucca* and not made of plates and sheets like other BPL IAY houses. The beneficiary has banked on her savings and future earnings to plan for the construction but has pinned all her hopes on the long term investment that would be a prized possession.







Roseless Nongkseh standing next to the construction of her IAY house

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6.11. IAY HOUSE AND TOTAL SANITATION CAMPAIGN: SIGN TOWARDS CONVERGENCE

Sitamary Pyngrope received allocation for IAY in 2011-12 and completed the construction in the same year. The house has three rooms.

After disbursing the first instalment to her account, the BDO strongly ordered that the second instalment will be released only after completion of toilet work under the Total Sanitation Campaign (TSC). While constructing the house, she also completed the toilet infrastructure for which she received Rs.3000 through TSC. The photo of the toilet is shown on the right side of the left photograph. Sitamary is very happy that she has a house with a toilet and is grateful to the Government for bettering her life.

Smt. R. Langrai, BDO, is trying for convergence of TSC scheme and IAY scheme, so that beneficiaries can be doubly benefited at the same time, instead of getting one before the other. According to the BDO, these two schemes should run simultaneously. At the time of application for the second instalment from the beneficiaries, they are instructed to complete the toilet through the TSC scheme. This change is reflected through village level implementation at the block. In future there is chance for full phase convergence of the two schemes.



Sitamary Pyngrope aged 30 years is a woman IAY beneficiary standing in front of her IAY house at Kyrdemkhla village of Laitkroh Khadarshnong Block of East Khasi Hills District



Sitamary Pyngrope of Kyrdemkhla village

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7. CHAPTER-VI CONCLUSION AND RECOMMENDATIONS

7.1. CONCLUSION AND RECOMMENDATIONS

IAY has moved in the right direction to provide the poor with shelter, one of the basic needs that continues to evade the BPL residents of Meghalaya in rural areas. Women and women headed households form the major chunk of beneficiaries irrespective of their marital or physical status. This makes the scheme a bias-less one as far as according dignity to the fairer sex. Giving a house to a poor woman also ensures many benefits for her children, just inching towards securing their future and that of the society. Some of the major effects of IAY are instilling a sense of security, a sense of satisfaction, imbibing confidence, giving physical protection from sun, rains, and weather ravages, assigning a feeling of higher social recognition, better health and improved economic position (due to saving on rent/space etc, and saving on constant repairs, and enhancing opportunities of self-employment). One of the major constraints in IAY is the meager amount of funding that puts stress on its beneficiaries for constructing a long-term structure. The following recommendations may be taken into account to make IAY effective and sustainable in the state:

▲ IAY allocation should be enhanced: From sample analysis it is revealed that on an average Rs.35000 additional amount is spent from the beneficiary's pocket to complete the house. Most beneficiaries were hoping that an allocation of at least Rs. 0.80 lakh be made so that the house can be long term sustainable and will also cut down the cost of upgrades or adding additional rooms. Presently the GOI has revised the unit cost by increasing it to Rs.75000/- per household from 2013-14 onwards.

The unit cost of raw material like bricks, big chips, small chips, rods and cement has increased by about 80% to 100% including transportation charges whereas the cost of labour has gone up by about 40%-50% during the last three years. However the weighted average increase of cost was not available from the blocks in which the study was conducted. The cost per unit of construction is estimated

to have increased by about 60%-70%. The current level of assistance at Rs.75000 covers substantial proportion of the increase in the unit cost.

- Provision of fund allocation from State Head for IAY: Some State Governments like Tamil Nadu, Andhra Pradesh are giving additional financial support from State Budget to IAY scheme. So better quality houses are being constructed. Government may consider to allocate additional fund beyond state share for better benefit of the scheme.
- ▲ Funding should be done on Time: There appears to be a delay in funds disbursement that has a domino effect on disbursement to district, block and at last to the beneficiary level. This system puts a stress on timely completion of houses and overall achievement of the scheme. Any delay of payment to the beneficiary also puts strain on construction work which is stopped during certain months due to bad weather. Officials feel that funds should be disbursed at the beginning and not in the middle or near end of the year. The fund disbursement as far as possible should be done in one installment instead of the current practice of fragmented installment. Audit clearance provision of Administrative charges under IAY especially for the MIS in prescribed software (Awaasoft) to MIS may be taken as independently.
- Selection procedure should be rectified as per the current BPL census list: Ten years has passed since the last approved BPL survey and the 2002 BPL list is used for selection of the beneficiaries. In the BPL list there are also has number of flaws, which is being used. Within the last ten years many of the BPL households may have moved to higher economic status and become APL and vice versa. Any household that has been left out of the waitlist complain that they too deserve to be included in the scheme as they met the criteria but were excluded from 2002 list. A proper assessment of the current potential beneficiaries based on the criteria of selection needs to be done so that only the deserving and genuine BPL candidates get the allocation amount. To do this a fresh BPL census is required in the state in consultation with the GOI.

- Strong monitoring and supervision: The present monitoring and supervision system needs modification through appointment of technical persons at block level. The achievement of IAY scheme is quite good at 89%. However to get 100% coverage on time, financial provision for monitoring and supervision works should be set aside. This would encourage rapid checks and balances from technical standpoint, and would have JEs and AEs frequenting the villages. At present there is no provision for monitoring and supervision of the houses under Left Wing Extremist (LWE) from the year 2012-13. A separate supervision cell should be established that oversees tasks from fund disbursement to actual completion of the house to ensure that more houses are completed so that more BPL persons can be included in the scheme.
- ▲ Transparency in selection of beneficiaries: Transparency should be maintained at the time of selection of beneficiaries. For wide publicity, the annual action plan and selected beneficiaries list should be displayed at some public places. The public can easily access the list, and they can easily find out the total number of IAY selected in the particular year. This would ensure total transparency in the selection of IAY beneficiaries.

It has been reported that efforts to maintain transparency includes preparation of list of beneficiaries and waiting list in consultation with the village durbar authority. The lists are displayed at public places and also posted in the Department website for public domain.

▲ Awareness creation about sanitation programmes: For awareness creation about the sanitation programmes at the village level, NGOs should be involved in the process of implementation. For popularization of both IAY and sanitation programmes, implementing agency should involve the NGOs. Use of smokeless *chullha*, sanitary latrine and water supply should reach village level, through awareness creation, much before implementation of the scheme. Unless the beneficiaries know how to live in better and affordable condition, they will not be able to make many changes. Regardless of approving beneficiaries, almost all BPL and APL should know of the schemes, programs and intended benefits related to housing. It is recommended that IAY and sanitation programme like TSC should converge at base implementation level and for coordination action should be taken with proper instruction from the Government.

- Supply of raw materials in subsidized rates: Most of the beneficiaries under IAY are very poor. They are facing severe constraints purchasing while raw materials that strains their budget. As the raw material cost increases so does the cost of housing which leave little room for purchase any other utilities when the house is complete. Middlemen too make money when they find the beneficiaries do not have much choice. To avoid this situation, raw materials should be supplied at the work place of the beneficiary or the beneficiaries should be given housing raw material such as cement, timber and tin sheets on concessional rates. Hence, it is recommended to provide raw materials to IAY beneficiaries at subsidized rates at least to the poorest of the poor households.
- Evaluation of the scheme: There is a need to have a periodic evaluation of IAY scheme in the state. It is suggested that the evaluation study should be conducted in the interval of three years to understand constraints that are more relevant at that time of implementation so that implementation team and planners can find ways for rectification. Alternatively, such evaluation can be outsourced to reputed organization, research centers and individual experts, who have expertise.
- ▲ Convergence of schemes: For better result of the scheme, convergence is required. Although, it has been started, in all the districts, but it needs to be implemented in full phase. To provide sanitation, water supply, smokeless *chulha* etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of sanitation, water supply, and smokeless *chulha* schemes in the state of Meghalaya. The implementing authorities of converging schemes should be made aware of this requirement and capacity should be built

for its seamless operation to avoid duplication of effort or allocation. Good convergence for IAY and TSC was seen in East Khasi hills (refer case study 6.11) district where implementation of both schemes is being simultaneously done through a step-wise approach. The same type of approach could be adopted in other blocks. It is reported that all BDOs and PDs DRDAs have been instructed to explore the feasibility of such convergence in all the districts.
8. Reference

- Guidelines for IAY, Ministry of Rural Development, Department of Rural Development, Effective, 1/4/2004.
- ▲ Community & Rural Development (C&RD), Meghalaya
- ★ www.megplanning.gov.in

9. ANNEXURE

Year-Wise Number of Sample Houses Covered for the study						
Name of the District	2006-07	2007-08	2008-09	2009-10	2010-11	Sample
East Garo Hills	5	8	34	20	5	72
East Khasi Hills	7	6	13	35	35	96
Jaintia Hills	8	2	10	28	24	72
Ri-Bhoi	7	2	11	15	13	48
South Garo Hills	6	3	9	19	11	48
West Garo Hills	7	14	6	37	32	96
West Khasi Hills	4	6	30	20	12	72
Grand Total	44	41	113	174	132	504
Source: DJRC Prima	ry Survey 2012					

9.1. YEAR - WISE NUMBER OF SAMPLE HOUSES COVERED FOR THE STUDY

District	ts covered in each of the seven districts of Meghalaya Block
District	Laitkroh Khadarshnong
	Mawphlang
East Khasi Hills	Mawryngkneng
	Mylliem
	Betasing
West Care Hills	Rongram
West Garo Hills	Selsella
	Zik Zak
	Kharkutta
East Garo Hills	Samanda
	Songsak
	Mairang
West Khasi Hills	Mawshynrut
	Nongstoin
	Khliehriat
Jaintia Hills	Laskein
	Thadlaskein
South Garo Hills	Baghmara
	Gasuapara
Ri-Bhoi	Umling
	Umsning
Source: DJRC Primary Sur	vey 2012

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Primary Occupation of the Sample beneficiary and non beneficiary Before IAY (in %)					
Name of the District	Farming and Allied Activities	Other Labour (Including Agriculture Labour)	Petty/Other Business	Sample	
East Garo Hills	50.00	47.78	2.22	100.00	
East Khasi Hills	46.67	45.83	7.50	100.00	
Jaintia Hills	43.33	52.22	4.44	100.00	
Ri-Bhoi	48.33	46.67	5.00	100.00	
South Garo Hills	48.33	45.00	6.67	100.00	
West Garo Hills	47.50	47.50	5.00	100.00	
West Khasi Hills	60.00	36.67	3.33	100.00	
Grand Total	49.05	46.03	4.92	100.00	
Source: DJRC Primary S	Source: DJRC Primary Survey 2012				

IAY Beneficiary Schedule

Name of the village:

Block:

District:

Name of the Respondent:

Gender: (Male/Female)

Economic Category: (1: APL 2: BPL)

Education Level: Illiterate/Literate

If literate (Primary, Secondary, Higher Secondary, Graduate & above)

Social Category: (1: SC 2: ST 3: OBC 4: General 5: Minority)

Occupation: (1:Agriculture 2:Agri-Labour 3:Non-Agri laborer 4:Animal Husbandry 5:Rural Artisan 6:NTFP Gatherer 7:Service Sector 8:Petty/Small Business)

Target Group: Scheduled Castes, Scheduled Tribes, freed bonded laborers, non-SC/ST/BPL rural households, widows, married women, joint names, ex-servicemen and retired members of paramilitary forces, physically/mentally handicapped and others.

Family details:

Name of household member	Age	Sex	Educational Qualification	Marital Status	Whether earning member	Occupation

Are you aware about the IAY scheme? (Yes/No)

111 Evaluation Study on "Indira Awaas Yojana (IAY)" in Meghalaya by D.J. Research & **DJRC** Consultancy Pvt. Ltd. <u>www.djrc.org</u> Page: 111 If yes, how did you get to know about IAY? (Advertisement/Electronics Media/Relatives/ Government officials)

How were selected to get funds through IAY?

Whether yours is a new construction or up-gradation of the building?

You yourself have constructed the house or was the work given to a contractor? Myself/Contractor/Any other

Does the contractor belongs to the local area? (Yes/No)

Did you face any problems with the contactor? Yes/No, Explain

Explain about the problems & results in the process of selection and getting the house.

In which year were you selected to get the benefit?

Have you given any bribe to anybody to get benefit? (Yes/No)

During which process did you have to bribe (selection time, completion of paper work, and receiving cheque)?

When did you actually receive the funds from the time of selection?

Have you spent any additional amount other than the share received through IAY? (Yes/No)

If yes how much?

From where did you get this additional amount? Own savings/spouse/relatives/friends/moneylender/Any other source

What is the project cost for your house?

Is the house completed now? (Yes/No)

If No, what are the reasons?

In how many installments did you complete the building?

How many months did it take to complete the construction work starting from selection?

How many should it take normally?

Were you aware that money will be given phasewise? Yes/No: , Does this delay the construction work?

The funds received through IAY is sufficient to construct a house: (Yes/No)

If No, what should be the project cost?

If funds are insufficient have you used any local low cost housing materials for construction? ((Yes/No)

Please provide details for below:

Raw Materials	Source of the raw materials (Local market, block level market and district level market)	Cost of raw materials Normal, high, very high	Remarks
Cement			
Rod			
Sand			
Cheeps			
Bricks			
Others			

Is the scheme applicable for APL beneficiaries? (Yes/No)

Is it possible to construct houses in the amount provided through IAY for BPL households? (Yes/No)

If no how much should be given through IAY/any other scheme?

How many rooms does your house have?

Do you have a kitchen and a toilet? Yes/No

Whether the present condition of the house is good? (Yes/No)

If No, is it in the living condition? (Yes/No)

If no, for which other purpose it is being used? Renting out/animal shed/any other

Do you think the IAY scheme has tried to restrict family size? The space that you have now, is it sufficient? Yes/No: Please explain: Does the house need up-gradation? Yes/No Do you have money for maintenance? Yes/No Do you have electricity connection to your house? Yes/No If yes, under which scheme? Explain

Impact of IAY

Shelter

Whether the needy persons are getting IAY? (Yes/No)

Are you satisfied with the housing structure? (Yes/No)

Indicators	Before	After
Type of house		
Number of rooms		
Housing expenses on		
repairing (Rs. per annum)		
Satisfaction on living condition		
Better household security		
(theft/attack etc)		
Clean environment inside the		
house		
Safe from social conflict		

Employment

Are you self employed due to IAY?

111		
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	<i>y</i>	
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Indicators	Before	After
Change in livelihood (provide details)		
,		
Changes in income due to		
change in livelihood		
Number of days of		
employment (monthly)		
Changes in working hours		
Changes in working time (if yes, mention time)		

Income

Indicators	Before (Amount in Rs.)	After (Amount in Rs.)
Household annual income		
Household annual expenditure		
Household saving		

Health

11

Does having a house have better impact on your health and hygiene? Why so, please explain?

Indicators	Before	After
Minor diseases		
Frequency of diseases		
Expenses on health		
Environment/hygienic (Average, good, better)		

l5	Evaluation Study on "I	ndira Awaas Yoj	ana (IAY)" in Meghalaya by D.J. Re	esearch &
	-			
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Better pre and post natal situation	
Safety from insects and nocturnal animals	

Education

Are your children getting more time for home work after IAY? (Yes/No)

If yes, for how many additional hours?

Are children performing better in their studies?

How other advantages do children feel after IAY?

Gender

Do you feel secure that the house will be in your name under the scheme? Yes/No

Does anyone else from the household force you to convert the house on to a male member's name? Yes/No

Is the scheme suitable for women headed household? (Yes/No)

What specific challenges as a woman beneficiary did you face from the time of application, selection to final completion of IAY?

Whether, the health condition of the children has improved? (Yes/No)

Whether food security has increased due to the scheme? (Yes/No): , How so?:

Are there any positive changes in the attitude of the girl child due to IAY? (Yes/No): , Explain:

Are you feeling safe for your adolescent girl child after IAY? (Yes/No)

What is your additional requirement from the scheme?

Whether the financial requirement should be different for male and female? (Yes/No)

Are women now more aware and efficient due to IAY? Yes/No:

How so, please explain:

Indicators	Before	After
Awareness about scheme		
Better living satisfaction		
Self employment due to IAY		
If self employed, mention category		
Type of diseases for women		
Type of diseases for children		

Provide suggestions for development of the scheme:

Name of the investigator / Signature

Village Schedule/FGD

Name of the village: Block: District: Total number of households in the village: Total number of BPL HHs: Total SC HHs: **Total STHHs:** Total women headed HHs: Total population in the village: Total male population: Total female population: Total APL population: Total BPL population: How many IAY beneficiaries are there in your village? How many female headed HHs have received IAY in your village? How many eligible IAY beneficiaries are there in your village? Are you aware about the selection procedure of IAY beneficiaries? (Yes/No) Does the selection procedure work efficiently?: Please explain: Does the Village head help with selection?: What is the total project cost for IAY? How long does the construction work under IAY take? What are the reasons for delay if any? What is the normal size/provision for the building? Whether the village people were employed in the work? (Yes/No) Is the amount provided for IAY is sufficient? (Yes/No)

If No, what should it be?

Whether there is debt burden on the beneficiary due to IAY? (Yes/No)

Does anyone monitor during and after construction work?: Please explain the monitoring mechanism?

Are raw materials easily available for construction of the building? (Yes/No)

If No, what are the alternatives?

Whether the beneficiaries use low cost raw materials to complete the construction work due to low project cost?

Impact:

Are villagers/BPL happy with the scheme and why?:

Is there any positive impact of the implementation of the scheme? What are they?

Is there any negative impact of the scheme? What are they?

Are beneficiaries living in better condition?

Is the village road connected with PMGSY?

What other government schemes are being implemented in your village?

How many beneficiaries get IAY in a year?

How many years will it take for full coverage of the scheme in your village?

Suggestions for improvement in the scheme:

Number of participants in FGD:

Date of visit:

Name of the investigators/Signatures

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IAY Beneficiary Schedule

Name of the village:

Block:

District:

Name of the Respondent:

Gender: (Male/Female)

Economic Category: (1: APL 2: BPL)

Education Level: Illiterate/Literate

If literate (Primary, Secondary, Higher Secondary, Graduate & above)

Social Category: (1: SC 2: ST 3: OBC 4: General 5: Minority)

Occupation: (1:Agriculture 2:Agri-Labour 3:Non-Agri laborer 4:Animal Husbandry 5:Rural Artisan 6:NTFP Gatherer 7:Service Sector 8:Petty/Small Business)

Target Group: Scheduled Castes, Scheduled Tribes, freed bonded laborers, non-SC/ST/BPL rural households, widows, married women, joint names, ex-servicemen and retired members of paramilitary forces, physically/mentally handicapped and others.

Family details:

Name of household member	Age	Sex	Educational Qualification	Marital Status	Whether earning member	Occupation

Are you aware about the IAY scheme? (Yes/No)

120 Evaluation Study on "Indira Awaas Yojana (IAY)" in Meghalaya by D.J. Research & **DJRC** Consultancy Pvt. Ltd. <u>www.djrc.org</u> Page: 120 If yes, how did you get to know about IAY? (Advertisement/Electronics Media/Relatives/ Government officials)

Are you aware of the process of selection under IAY? Yes/No:

Are you eligible for selection? Yes/No

Then why have you not been selected?

Do you have a place to live?

Is your house in livable condition?

Do you have a kitchen and a toilet?

Do you have access to driking water and electricity?

When do you think you will be selected under the scheme?

Will you wait for the funds or borrow from another sources to contruct a house? Please explain and tell the source from where you will borrow?

What are the problems with getting funds through IAY?

Selection procedure

Bribes

Phase-wise fund disbursement

Contractors are corrupt

Funds are insufficient and have to use own money anyways:

How many rooms do you need in the house? Give details:

What is the amount you are looking for to construct your house?:

Who will contruct the house:

From where will get materials:

Do you think having a house will have better impact on?

Security of female members/better education of children/Better health and hygience/Access to potable water/Better income and livelhihood opportunity/Any other: Please explain:

What are you suggestions for improvement in IAY or any other housing assistance scheme?:

Name of the investigator / Signature



PROJECT LEAD

DR. DAMODAR TRIPATHY (IES RETD.), Managing Director

MS. JULIE TRIPATHY,

DIRECTOR

REPORT LEAD

MS. JULIE TRIPATHY (MBA, USA)

DIRECTOR

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