



(Special issue)

Vidyawarta[®]

Peer Reviewed International Research Journal



MAH/MUL/03051/2012
ISSN-2319 9318

Samiksha

Vol-02

March – 2018

|| Editor ||

Prof. Virag S. Gawande

Dr. Sanjay j. Kothari

Dr. Dinesh W. Nichit

Published By

Sant Gadge Maharaj Art's, Comm. & Sci. Collage Walgaon, Dist. Amravati

&

Aadhar Social Research Development Training Institute, Amravati.



|| Index ||

http://www.vidyawarta.com
http://www.vidyawarta.blogsport.com
http://www.vidyawartajournal.com
https://sites.google.com/site/vidyawartajournal

- | | |
|---|---------|
| 1) THE IMPORTANCE OF PHYSICAL EDUCATION IN TODAY'S SCHOOLS Umesh Satyanarayan Vyas, Wani | 06 |
| 2) The concept of Nai Talim as advocated by Mahatma Gandhi Snehal Shriwastawa, Nagpur | 10 |
| 3) Husbands' support in wives' upward mobility in corporate career Shailesh Badre & Dr. Milind Gulhane, Nagpur | 15 |
| 4) Preventive and Curative Effects of Yoga Satish S. Bhagwat, Dist- Amravati | 20 |
| 5) Role of Reference Group on Clothing Buying Behaviour of College Going S... Sadhana S. Patil, Nagpur | 22 |
| 6) GST AND INDIAN ECONOMY APPROACH Raju Madan Prasad, dist-Yavatmal (MH) | 25 |
| 7) WTO AND ITS IMPACT ON THE DIFFERENT SECTORS OF THE ECONOMY Prof. Sachin D. Gedekar, Chandrapur (Maharashtra) | 28 |
| 8) Need and Importance of Innovative Steps in teaching and Learning Prof. Dr.Virendra B. Turkar, Lakhandur | 32 |
| 9) A BRIEF STUDY OF THE THEORY AND PRACTICE OF TRANSLATION IN INDIA Prof. Dr. Shweta Sanjay Bajpai, Dist. Nagpur | 35 |
| 10) "Role of Indian Judiciary in sustaining the development for better tomorrow" Prachi Nitin Shinde, Amravati | 44 |
| 11) EVALUATION STUDY OF "IAY" INDIRA AWAS YOJANA IN NAGPUR DISTRICT Prabhakar Motghare & Dr. Gopal Zade, Mouda | ✓ 51 |
| 12) Employee Retention in Indian Software Organisations Pallavi Badre (Ughade) & Dr. Milind Gulhane, Nagpur | 55 |
| 13) Growth of E-commerce in India Dr.Rajesh M. Deshmukh, Amravati (Maharashtra) | 61 |

EVALUTION STUDY OF "IAY" INDIRA AWAS YOJANA IN NAGPUR DISTRICT

Prabhakar Motghare
Research Scholar,

Dr. Gopal Zade
Associate Professor,
Smt.RajkamalBaburaoTidke Mahavidyalaya,
Mouda

Abstract :

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 2010-2012 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.

Keyword : IAY

INTRODUCTION :

The Indira AwaasYojana (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 JawaharRozgarYojana (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.

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. 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.

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.

OBJECTIVE :

The primary objectives of IAY is to

provide grant for construction 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).

METHODOLOGY:

The study analyzed 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.

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)/ZillaParishada (ZP) decide Panchayat-wise number of houses to be constructed under IAY and intimate the same to the concerned Block/Gram Panchayat. 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

defense 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 defense/paramilitary personnel;

Displaced persons on account of developmental projects, nomadic/seminomadic and denotified tribal, families with physically/mentally challenged members etc.

IMPLEMENTATION OF IAY:

There is no guideline for the maximum size of the shelter. Guideline for the plinth level has to be no less than 20 sqmtr (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 and cement, sand. The floor of the house is done either with cement plastering. 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 bricks, sand, rod, cement, etc.

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,

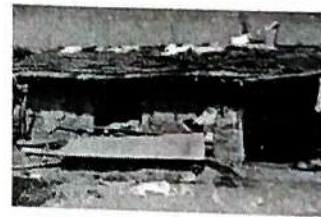
As the IAY scheme gives preference to women and widows, it automatically elevates the status of fairer sex, giving them hope and dignity. Women feel that the change is positive and substantial which would have never happened if IAY did not intervene. Gender mainstreaming was brought about by awareness 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 poorest of the poor households to think and act freely. Female participation, bank linkage, etc. are encouraged through the scheme.

SOCIAL IMPACT ON IAY: -

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 selfemployment, 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.

CONSTRUCTION OF IAY HOUSE:



Before After B.P.L. LIST OF COMPLITATION WORK OF IAY :-

| TALUKA | IAY COMPLETED CONSTRUCTION | |
|------------|----------------------------|-------------|
| | 2010 - 2011 | 2011 - 2012 |
| NAGPUR | 181 | 310 |
| HINGNA | 541 | 144 |
| KAMTHI | 63 | 111 |
| KALMESHWAR | 195 | 153 |
| KATOL | 831 | 544 |
| NARKHED | 228 | 341 |
| SAQNER | 262 | 435 |
| PARSHIVNI | 224 | 293 |
| RAMTEK | 423 | 540 |
| MAUDA | 145 | 215 |
| BHIWAPUR | 534 | 368 |
| UMRED | 220 | 305 |
| KUHI | 224 | 218 |
| TOTAL | 4071 | 3977 |

(Source:-Deputy Engineer, District Rural Development Agency, Nagpur)

Recommendations:

The following areas need improvement to further improve development effectiveness of IAY intervention

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.

Selection procedure should be rectified as per the current BPL census list:

the 2010 -2012 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 2010-2012 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 requesting the villages.

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.

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.

References :

- 1) www.djrc.org
- 2) www.iay.org
- 3) www.wikipectiya
- 4) Lokmat times
- 5) Programs schemes rural housing

