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**Title of the Thesis:** An Interstate Process Evaluation Study of Indira Awaas Yojna 2005-2016

**Key Words:** Rural Housing, Indira Awaas Yojna, Pradhan Mantri Awaas Yojana Gramin, Process Evaluation.

### **Abstract**

The basic need of Housing is of a greater importance in the rural areas as the rural folk in India are relatively at a higher exposure to poverty and vulnerability. In light of the same, the Indira Awaas Yojna (IAY) was launched as a flagship scheme by the Ministry of Rural Development, with the specific aim to uplift the standard of living of people below-the-poverty-line (BPL) in the rural areas by providing houses. IAY, since 1996 has been assisting in rural development. The scheme covers the entire Nation, with the exception of Delhi and Chandigarh. IAY aims at providing financial assistance for the construction/ up-gradation of houses for people BPL in rural areas. The selected beneficiaries are supposed to undertake construction/up-gradation themselves. With effect from the 2016-17, IAY was revamped to form Pradhan Mantri Awaas Yojna-Gramin (PMAY-G). The basic guidelines remained the same, with modifications. Hence, PMAY-G can be taken to be the continuation of IAY post 2015-16 in a renewed form.

The Rural Housing Scheme of IAY is the main domain area of the present study. The present study is a Process Evaluation of IAY. The Study was undertaken with a view to determine whether the scheme activities have been implemented as intended and resulted in certain outputs. The study tried to understand the implementation process and has analyzed the scheme deliverables. This Study set out to answer the main research question, "Has Indira Awaas Yojna been implemented as intended and resulted in expected outcomes?"

### **Objectives of the Study**

- Objective One: To evaluate the Performance of Indira Awaas Yojna
- Objective Two: To Compare the performance of Indira Awaas Yojna in different States
- Objective Three: To understand the difficulties in implementation of Indira Awaas Yojna

### **Research Methodology**

The time period of the study is 2005-06 to 2015-16. 2005-06 has been taken as the beginning year because Bharat Nirman, was launched in this year and Indira Awaas Yojna was under it to serve the cause of the rural housing. The study covers Entire Rural India except Delhi and Chandigarh, following the scheme guidelines. Major data sources include Census of India 2001 and 2011, Ministry of Rural Development, IAY Official website and PMAY-G official website. The present study integrated both qualitative and quantitative parameters, using both physical parameters and financial variables, representing the varied aspects of the Scheme and using survey method to understand the hurdles faced by the Scheme. Secondary data was majorly analysed along with primary data in order to arrive at verifiable results. The study utilised the tools of trend analysis, graphical analysis, estimation of growth rates and primary survey to achieve its different objectives.

### **Results and Policy Implication**

The three Objectives of the present Study have explained Process Evaluation of IAY. The study concluded that, for all India and the States alike, Physical and Financial performance has remained below cent percent, except for a few years. Union Territories have performed poorly throughout. Reasons range from fluctuations in Scheme parameters to economic variables such as State Domestic Product. For the period of the Study, poor rates of growth across all parameters were observed but there was slight improvement post Scheme revamping. Bihar was the best performer and Punjab was the worst with respect to inter-state rankings. These rankings totally changed post revamping, for the period of the Study. Further, it was found that, all classes of respondents agree to issues in implementation. Prominent reasons for the same included; no review done, grievance disposal slow, complicated procedures, poor monitoring, slow redressal mechanism, lack of autonomy to panchayat, weakening of the gram panchayat, issues in inclusion-exclusion of beneficiaries,

poor training of officials and there was need to include the informal sector for the maintenance of quality of construction of IAY houses .

#### Policy suggestions

Process evaluation would be an incomplete exercise if appropriate and applicable policy suggestions are not made for IAY/PMAY-G. Flowing from the Study, the following policy suggestions are made; there is a need for Decentralized Scheme management. This can be done by providing autonomy and authority to District Rural Development Authority and the Gram Sabha Panchayat. Moreover, the officials and other stakeholders who are a part of the implementation process of the scheme need proper training. A Single window clearance needs to be setup with respect to the all the document procedure, starting from identification of beneficiaries, release of funds to completion of the physical construction of housing. Further, continuous monitoring at every stage of the implementation of the scheme is needed. This should be undertaken by third party administrators such as Non-Governmental Organisations in the form of social audits etc. As quality of construction is a crucial parameter, it is important to concentrate on supply chain management with respect to acquisition of raw materials. In this regard heed also needs to be paid at use of the services of masons, who belong to the unorganized sector. Use and wide acceptance of the standardized customized designs as suggested by PAHAL need to be incorporated. The Exclusion criteria for identification of beneficiaries as suggested by the respondents is too vast and needs to be made precise and clear cut.

#### Limitation and Suggestions for Further Study

The Study is limited in the sense that, in comparison to the vast time frame of the scheme the study considers only a limited time period. Also, there is scope of in-depth disaggregated analysis. Post this study, there is a lot of scope for further research. A study based on a wider time scale, more variables and at a more disaggregated level can be undertaken.