

## **A study of loopholes in selection criteria of Indira Awaas Yojana (IAY) scheme in district Anantnag of Kashmir valley**

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### **Abstract**

Based on a sample of 250 beneficiary respondents selected from 4 blocks (*Achabal, Shangus, Shahabad, and Kohvirepora*) of district Anantnag of Kashmir valley, the study examines the loopholes in selection criteria of IAY scheme. It traces the role of different motivating agents in creating awareness among the people about this scheme. A simple random sampling technique was used to collect information from IAY beneficiaries. Besides, village community members and socially notable persons were approached to identify the respondents. For the present study, an evaluative research design was used and the reasons for such a type of design were mainly methodological since the problem under investigation demands to critically evaluate the loopholes in selection criteria of IAY Scheme. This paper provides useful insights into the laid down selection criteria of IAY scheme in the study area. The basis for identification of beneficiaries under the IAY Scheme is generally poverty level but the order of priority should be Scheduled Caste (SC), Scheduled Tribe (ST) households and households headed by widows and divorced women, Freed Bonded Labour (FBL), SC, and ST households who are victims of atrocities, households below the poverty line headed by widows and divorced women, SC, ST households below the poverty line as well as those affected by floods, fire, earthquakes and similar natural calamities. It is found that priority for women during selection process of the IAY Scheme is not fully implemented on the ground level in the study area. The divorced and deserted women were not given preferences and were totally neglected during the selection process of the scheme, clearly showing the defective implementation of IAY Scheme. It is from the evident that there were quite a number of beneficiaries in the study area, who in spite of having above poverty line economic status were successful in getting themselves identified as beneficiaries of the IAY scheme.

**Keywords:** Selection criteria; Loopholes: Indira Awaas Yojana (IAY); Anantnag district.

## **1. Introduction**

Indira Awaas Yojana is a rural housing scheme. The basis for identification of beneficiary household under this scheme is the poverty level. As per the guidelines of the Ministry of Rural Areas and Employment (MRAE), the beneficiary for an Indira Awaas Yojana (IAY) house has to be identified by the *Gram Sabah* from the list of eligible household. This is in conformity with the 73<sup>rd</sup> Constitutional Amendment (Chakravarty, B. 1999). Thus, the basis for identification of beneficiaries under the IAY Scheme is generally poverty level but the order of priority should be Scheduled Caste (SC), Scheduled Tribe (ST) households and households headed by widows and divorced women, Freed Bonded Labour (FBL), SC, and ST households who are victims of atrocities, households below the poverty line headed by widows and divorced women, SC, ST households below the poverty line as well as those affected by floods, fire, earthquakes and similar natural calamities. The selection of the beneficiaries to be truly effective ought to have the mandate of the village communities. Towards this goal, it is essential to activate the Village Community Organisations (VCO), *Gram Panchayat/ Gram Sabah* to approve the selection of the beneficiaries. Important details of schemes and all beneficiaries selected should be displayed prominently at office of the VCO/*Gram Panchayat* as well as in the block office (Lal, N. 1989). In order to bring transparency in the selection process of the scheme, the target groups under the scheme should be properly identified and selected on the basis of the guidelines of the scheme.

District Rural Development Agency (DRDA), Zilla Parishads (ZPs) on the basis of allocations made and targets fixed shall decide *Panchayat*-wise number of houses to be constructed under IAY, during a particular financial year and intimate the same to the *Gram Panchayat*. Thereafter, the *Gram Sabah* will select the beneficiaries restricting its number to the target allotted from the list of eligible households, according to the guidelines and as per priorities fixed. No approval of *Panchayat Samiti* will be required. The *Panchayat Samiti* should, however, be sent a list of selected beneficiaries for their information. This amendment in the IAY guidelines came into force with effect from 1.4.1998 (Kumari, V. et.al. 2007). The implementation of these guidelines of IAY scheme for identification and selection of deserving beneficiaries is a crucial step which can bring transparency in the scheme and with the help of which the benefits of this scheme can reach the target groups.

The Indira Awaas Yojana (IAY) Scheme is implemented through District Rural Development Agency (DRDA) specially set up in each district of the country. (Kumari, V. et.al. 2007). At the State level, Directorate of Rural Development Jammu and Directorate of Rural Development Kashmir are responsible for planning, implementation, allocation, coordination and monitoring of IAY in J&K respectively. The scheme is implemented by the Deputy Commissioner (DC) at the district level and Block Development Officers (BDOs) at the block level. Each BDO is assisted by the planning officers, *Panchayat* Secretaries (PS), Assistant Executive Engineers (AEEs), Village Level Workers (VLWs) and Multipurpose Workers (MPWs). At the village level, the village *Panchayats* or *Dehi committees* (DCs) help the VLW in identifying the list of potential IAY beneficiaries (Selvarajan, E. et.al. 2004). Thus, implementation of IAY Scheme in J&K is not the responsibility of a single person but its responsibility is entrusted upon various members at the State, District, Block and Village level.

The *Panchayat Raj* Institutions (PRIs) are the instruments at the grass root level for implementing the various Rural Housing Schemes (RHSs) meant for the less privileged households. As regards the selection of the beneficiaries, the *Gram Panchayats* are performing the task in different states with a varying degree of success. The selection of the beneficiaries is done by the PRIs by preparing a list of all eligible households in the *Panchayat* who need assistance under different housing schemes based on a systematic survey of the households and their housing conditions which helps in understanding the total requirement of housing in the area and selecting the most deserving beneficiaries for assistance under different schemes. The PRIs have also been authorised to execute rural roads, drinking water, sanitation and electrification programmes (Ibid). Providing housing units and minimum basic facilities for a healthy living is very important, but it is no less important to ensure proper utilisation of the facilities provided like windows, ventilators, toilet, drainage and even drinking water. It is the PRIs which can play a very crucial role in proper utilisation as well as maintenance of these facilities by creating awareness among the people about the healthy and hygienic life.

## **2. Literature review**

Verma, S. B. Et.al. (2008) in this work has shown the results of an evaluation study conducted by the Ministry of Rural Development which revealed that the scheme has been able to provide shelter benefits to a significant proportion of the marginalized groups, *Gram Sabah's* have been involved in the selection of the beneficiaries to a large extent. In general all beneficiaries are satisfied with the constructed houses. But there are a number of areas of concern, which have emerged from the evaluation. As per the guidelines of the scheme, all the beneficiaries should be below the poverty line, but the evaluation study revealed that as many as 36.99 percent beneficiaries were from families living above the poverty line. Also the beneficiaries should be selected by *Gram Sabah* only, but the evaluation study revealed that only 78.16 percent of the beneficiaries were selected by *Gram Sabah* and out of the rest, 12.67 percent were selected by Government officials, 5.70 percent by Member of Legislative Assembly (MLA) or public representatives. From the above, it emerges that the selection of the beneficiaries under the scheme was not done properly. If we leave aside 22 percent selected by others, the rest which was selected by *Gram Sabah*, should have been at least from the below poverty line families. But that was not so. Another impact study in *Fatehabad* district of Haryana revealed that the *Sarpanch* acts as a forwarding authority for application forms and no priority is fixed for providing IAY houses. Everything is in the hands of the block officials whosoever satisfies them receives the benefits. In Himachal Pradesh, the selection is still controlled by *Pradhan* which was evident from the findings that out of the total beneficiaries, 46 percent were selected by *Panchayat* and 51 percent by the block development officer. People are ignorant about the schemes and the process of selection of beneficiaries was out of the hands of the *Gram Sabah*. These concurrent evaluation and assessment studies of IAY housing scheme has revealed that *Panchayat* institutions are not playing their role effectively for the successful implementation of the scheme. Gandotra, V. et.al. (2009) has discussed the awareness of rural people regarding various rural housing schemes. He has conducted a study in *Chikhaldara Taluka* for this purpose. The study revealed that about 86.40 per cent of the respondents have resorted to *Gramsevak*s and *Sarpanch* for the purpose of getting information about rural housing schemes. With regard to awareness about

various housing schemes, it is evident from the study that about 82 percent rural people know about IAY scheme. Thus the study revealed that the personal local sources available in the villages were the major sources of information about rural housing schemes. This indicates a need for reaching mass media sources in villages for providing information about rural housing scheme to people. Kumari, V. et.al. (2007) has conducted a survey in two villages of Bihar *Hajpurwa* and *Baikunthwa*. The survey has revealed that about 42 percent of houses were unserviceable and 39 percent of these houses are in bad conditions against 32 percent of unserviceable houses at national level in 1999. The survey also indicated that poor households do not have the required number of rooms and space for hygiene and comfortable living which might be the reason for poor sanitary condition and health of members of poor households. It is evident from the survey that among sample households 30 percent had access to safe drinking water. Thus, it may be inferred that there was a disparity with respect to the availability of basic amenities among poor and non-poor households. The low level of income may be the reason for poor access to all these basic amenities among poor households because the small income earned in these households are being allocated to the urgent needs of households like food, cloth and medicine. It was made clear by the Kumari that there was an urgent need to make an institutional effort to improve the availability of basic amenities in rural areas. In this regard *Panchayat Raj* institutions (PRIs) should be given more authority and responsibility for improving the housing and health conditions in Bihar. They can identify honestly the poorest among the poor for involving them in rural development programmes. Maqbool, U. (2013) in this work has shown the findings of a study which was carried by the Ministry regarding distribution of IAY Scheme benefits in the block *Chadoora* of district *Budgam*, in block *Qazigund* and *Dachnipora* of district *Anantnag*, and in *Panchayat Hygam* of district *Baramulla*. The study revealed that in certain blocks of these districts, a number of poor people were still living in shanty houses and it was unbelievable that these deserving people do not find their names in the lists maintained by *Panchayat* functionaries. Various other complaints were received by the ministry about irregularities in the identification of beneficiaries, disbursement and utilization of funds under the IAY Scheme in *Doda*, *Kishtwar* of *Jammu* region and *Kulgam* district of the *Kashmir* region. Many cases were observed by the department where the benefit has either been provided to the close relatives of *Panchayat* functionaries or undeserving persons. The department has blamed *Panchayat* functionaries for introducing corrupt practices in the running of centrally sponsored schemes.

### **3. Research methodology**

#### **3.1. Universe and sampling plan of the study**

The universe of the present study constitutes district *Anantnag*. It comprises of 8 community development blocks which constitute; *Shahabad*, *Achabal*, *Shangas*, *Qoimoh*, *Breng*, *Qazigund*, *Khoveripora* and *Dachnipora*. The present study is based on a sample of 250 respondents selected from 4 blocks (*Achabal*, *Shangus*, *Shahabad*, and *Kohvirepora*) of the district *Anantnag*. A list of Indira Awaas Yojana (IAY) beneficiary of these selected blocks was taken from Department of Rural Development (DRD). A simple random sampling technique was used to collect information from IAY beneficiaries. Besides, village community members and socially notable persons were approached to identify the respondents.

### 3.2. Research design and sources of information

For the present study, an evaluative research design was used. The reasons for such a type of design were mainly methodological since the problem under investigation demands to critically evaluate the loopholes in selection criteria of IAY Scheme. The present study involved both primary and secondary sources of data collection. For primary sources, first-hand information was collected through interview schedule and observation in the field. The secondary source of information is based on books, journal papers, unpublished thesis, etc. available on the topic.

### 3.3. Objectives of the study

To trace the socio-economic characteristics of beneficiary respondents of IAY scheme in the study area,

to examine the loopholes in the selection criteria of IAY scheme,

to understand the role of agents or motivators in IAY scheme,

to highlight the corrupt practices involved in the implementation of IAY scheme.

## 4. Results

### 4.1. Sex - wise distribution of beneficiary respondents

Sex refers to either male or female and is an important sociological variable for distribution of benefits among beneficiaries of Indira Awaas Yojana (IAY) Scheme. The table 1.1 below shows that out of the total sample of 250 beneficiary respondents, the majority of 208 beneficiary respondents (83.20 percent) were males and a minority of only 42 beneficiary respondents (16.80 percent) were females.

**Table 4.1: Sex - wise distribution of beneficiary respondents**

S. No.	Sex	Number	Percentage
1	Male	208	83.20
2	Female	42	16.80
	<b>Total</b>	<b>250</b>	<b>100.00</b>

Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

### 4. 2. Marital status of beneficiary respondents

As per the laid down guidelines of the Indira Awaas Yojana (IAY) Scheme, the benefits provided under the scheme are reserved for almost all the categories including married, divorced, widow and deserted but in the present study, it has been found that the majority of 224 beneficiary respondents (89.6 percent) out of the total

**Table 4.2: Marital status of beneficiary respondents**

S. No.	Marital status	Number	Percentage
1	Married	224	89.60
2	Un- married	-	-
3	Divorced	-	-
4	Widow	26	10.40
5	Deserted	-	-
<b>Total</b>		<b>250</b>	<b>100.00</b>

Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

#### 4.3. Residence - wise distribution of beneficiary respondents

It was essential to analyse the residence – wise distribution of beneficiary respondents because the Indira Awaas Yojana (IAY) Scheme is particularly meant for rural people, Scheduled Castes (SCs), Scheduled Tribes (STs), and other less privileged persons. This distribution on the basis of residence helps us to understand whether the scheme has benefited the target groups.

**Table 4.3: Residence - wise distribution of beneficiary respondents**

S. No.	Residence	Number	Percentage
1	Rural	220	88.00
2	Urban	-	-
3	Tribal	30	12.00
<b>Total</b>		<b>250</b>	<b>100.00</b>

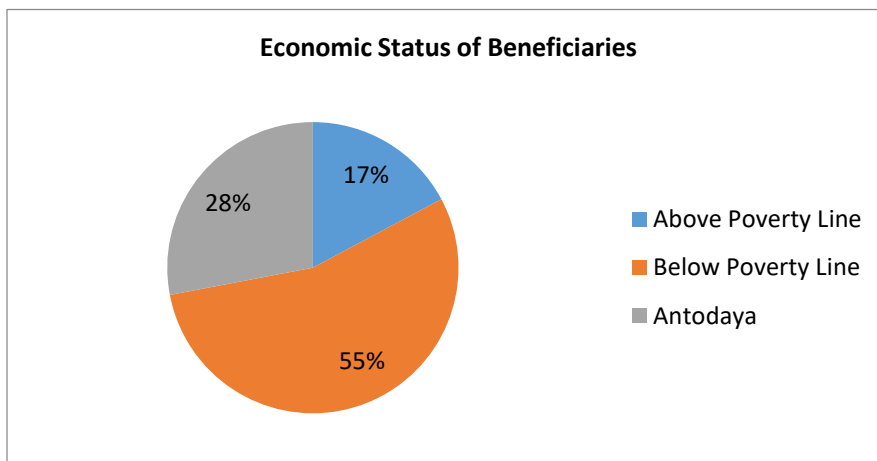
Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

#### 4.4. Economic status of beneficiary respondents

Economic status is set as an important criterion in the selection of IAY beneficiaries. As per this criteria, people belonging to the below poverty line and Antodaya economic status should be selected for receiving the benefits of IAY scheme. By examining the economic status of the beneficiaries, it becomes evident whether the beneficiaries really belong to the target group or not.



**Figure 4.4: Economic status of beneficiary respondents**



Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

**4.5. Annual income level of beneficiary respondents**

Income is the most important decisive factor, because the status of individuals differs on account of income variations, within the same occupation. Apart from this consideration, income by itself is a crucial factor in the determination of an individual’s power, prestige, consumption patterns and control of services and utilities. In this regard, information about income status of beneficiary respondents was also gathered.

**Table 4.5: Annual income level of beneficiary respondents**

S. No.	Annual Income Level	Number	Percentage
1	Below Rs 11000	70	28
2	11,001-22,000	37	14.80
3	22,001-33,000	100	40
4	33,001 and above	43	17.20
<b>Total</b>		<b>250</b>	<b>100.00</b>

Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

**4.6. Selection criteria of IAY scheme**

Indira Awaas Yojana (IAY) Scheme has its own selection criteria and it is expected that beneficiaries will be selected as per the laid down selection criteria. In order to assess whether the selections were done as per the laid down criteria of the IAY scheme, the beneficiaries were asked to state their views about the selection process of this scheme.

**Table 4.6: Selection of beneficiaries as per criteria of IAY scheme**

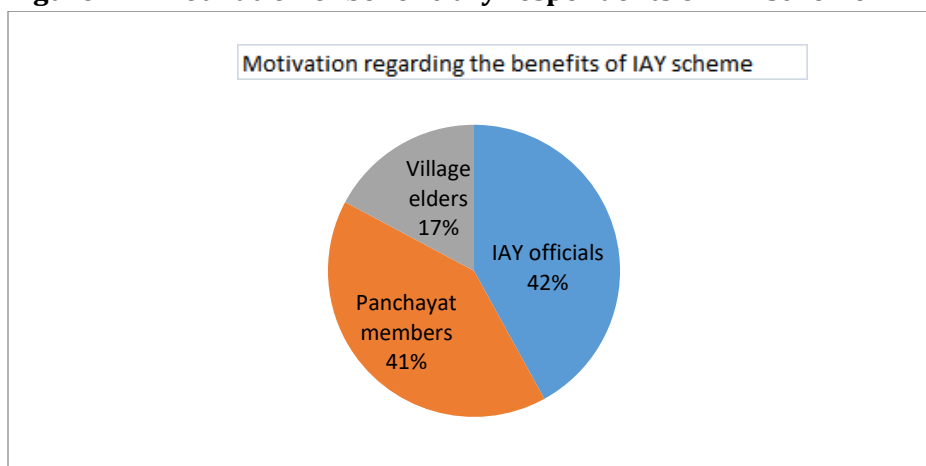
.No.	Selection as per criteria of IAY scheme	Number	N	Percentage
.	Yes	13	2	85.2
	No	7	3	14.8
	<b>Total</b>	<b>50</b>	<b>2</b>	<b>100.</b>

Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

#### 4.7. Motivating agents for Indira Awaas Yojana (IAY) scheme

An emphasis has been laid on finding the motivational component of the Indira Awaas Yojana (IAY) Scheme at the beneficiary level. This was done through the investigation of motivating agents of the scheme.

**Figure 4.7: Motivation of beneficiary respondents of IAY scheme**



Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

#### 4.8. Corruption in the selection process of IAY scheme

Corruption is one of the social evils found in all the societies. Corruption has not only widespread everywhere, it has innumerable forms and dimensions. It has become a 'convention', a 'tradition', 'psychological need and necessity'.



**Table 4.8: Corruption in the selection process of IAY scheme**

.No.	Corruption in the selection process of beneficiaries	Number	Percentage
.	Yes	4	18.80
.	No	2	81.20
	<b>Total</b>	<b>2</b>	<b>100.00</b>
		<b>50</b>	

Source: Field Data of Beneficiaries of IAY Scheme, 2014 in *Anantnag* District of Kashmir Valley

### 5. Analysis and Discussions

Kashmir is a patriarchal society and head of the family is generally father or elder male. He is the main source of income and commands authority, respect and power in the family. Most of the benefits of developmental programmes and schemes are received by him as head of the family. This is the most important reason why the majority of IAY beneficiaries of district *Anantnag* are males. However, it is found that priority for women during selection process of the IAY Scheme is not fully implemented on the ground level in the study area. It has been found that the majority of 224 beneficiary respondents (89.6 percent) out of the total 250 beneficiary respondents were married and only a minority of 26 beneficiary respondents (10.4 percent) were widows. The predominance of small family size and increasing trend in nuclear families in the study area is found the main reason responsible for having majority of married beneficiaries. The data in the above table also indicates that only 10 percent beneficiary respondents were widows and the priority for widows, deserted and divorced was not strictly followed in the study area. Moreover, it was found that divorced and deserted women were not given preferences and were totally neglected during the selection process of the scheme, clearly showing the defective implementation of IAY Scheme.

After analysing the residence wise distribution of beneficiary respondents, the findings indicate that the majority of 220 beneficiary respondents (88 percent) were from rural areas and only a minority of 30 beneficiary respondents (12 percent) were from tribal areas. This indicated that the tribal people were not having much awareness about the benefits provided under the IAY Scheme and they alleged officials for not making them aware about the IAY Scheme. Also, (Singh, K.A. 1984) in his study “Tribal Development in India” has shown that the tribal people were not having much awareness about the IAY housing scheme. The study also exhibited that the average number of rooms per household were very less and these houses occupied by the tribal people have mixed uses which has made them unhygienic for life. Although, under the IAY Scheme, beneficiaries were selected from both tribal and rural areas but percentage of beneficiaries belonging to tribal areas was less as compared to rural areas. In the present study, the findings revealed that the majority of 137 beneficiary respondents (54.80 percent) were from Below Poverty Line (BPL) status and 70 beneficiary respondents (28 percent) were from Antodaya economic status and a minority of 43 beneficiary respondents (17.20 percent) were from Above Poverty Line (APL) status which clearly depicts that there are still some loopholes in the scheme. Thus, from the above finding it becomes

evident that there were quite a number of beneficiaries in the study area, who in spite of having above poverty line economic status were successful in getting themselves identified as beneficiaries of the IAY scheme.

While examining the income status of beneficiary respondents, it was found that out of 250 beneficiary respondents, the majority of about 100 beneficiary respondents (40 percent) possessed the annual income of Rs 22,001-33,000, followed by 70 beneficiary respondents (28 percent) under the annual income of below Rs 11000 and 37 beneficiary respondents (14.80 percent) were under the income group of 11,001-22,000 and only a minority of 43 beneficiary respondents (17.20 percent) possessed an annual income of Rs 33,001 and above. Thus, the results of this study show that the highest percentages of houses were provided to the beneficiary respondents who were earning their annual income less than 33,000. However, the inclusion of beneficiaries who have an annual income of more than Rs 33,001 shows that the identification of beneficiaries by concerned officials was not done honestly. It seems that some of the beneficiaries with better economic status have successfully enjoyed the IAY Scheme benefits.

The results of this study revealed that the majority of 203 beneficiary respondents (85.20 percent) were selected as per the criteria of IAY scheme. This shows a significant successful implementation of IAY scheme as per laid down guidelines. It was further observed that majority of beneficiary respondents negated when asked about the practice of corruption in the sanction or implementation of IAY scheme. This indicates that keen interest has been shown by implementing agency to follow the guidelines of the scheme. This can be supported by the data that 85.20 percent of beneficiary respondents were satisfied with the selection procedure of IAY scheme. However, 37 beneficiary respondents (14.80 percent) out of total sample of 250 beneficiary respondents were not satisfied with the selection process of this scheme. These beneficiaries further responded that some people living above the poverty line were also given preference under the scheme due to which deserving people were left out. They blamed *Panchayat* members and village level workers for disturbing the effective implementation of the scheme. Although, under the IAY scheme majority selections were fair but still there are some loopholes in the selection process on part of the concerned authorities which are disturbing the successful implementation of the scheme. (Prashar, S. B. 2010) in his study "Policy Environment, Performance and Efficacy of Indira Awaas Yojana in Haryana" has shown the similar trend that in the district of *Kurukshetra* of Haryana, 94 per cent selection of beneficiaries was done as per guidelines of the scheme. He has also shown in his study that the benefits of the scheme were enjoyed by the target groups.

Regarding the awareness of the scheme, a majority of 105 beneficiary respondents (42 percent) admitted that they were motivated by IAY officials regarding the benefits of IAY scheme, and as much as 102 beneficiary respondents (40.8 percent) were motivated by *Panchayat* members, and a minority of 43 beneficiary respondents (17.2 percent) were motivated by village elders. An important finding of this study was that the majority of beneficiary respondents have resorted to the *Panchayat* members and village elders apart from IAY officials for the purpose of getting information about the scheme. Although, concerned authorities are performing their duties assigned to them but above findings also indicate that their role is gradually taken by the local persons in the village. Also,

similar results have been shown by (Gandotra, V. 2009) in his study “Housing: Changing Needs and New Directions” that the personal local sources available in the villages were the major sources of information about the scheme. This indicates a need for reaching mass media sources in rural area for providing awareness to the people about the schemes.

Moreover, the majority of 203 beneficiary respondents (81.20 percent) responded that the selections were without the involvement of corruption, and minority of 47 beneficiary respondents (18.80 percent) have resorted to illegal gratification for selection by *Panchayat* institutions. These beneficiary respondents who argued that corruption was non-existent in the selection of IAY beneficiaries were cross examined but they provided the same response as earlier. It implies that either the respondents were telling lie or truly a non- corrupt situation is emerging in *Kashmir*. This is a very complex issue upon which future researchers may deliberate upon to uncover the underlying mechanism, reasons and implications.

## **6. Conclusions**

Indira Awaas Yojana is a rural housing scheme. The basis for identification of beneficiary household under this scheme is the poverty level. As per the guidelines of the Ministry of Rural Areas and Employment (MRAE), the beneficiary for an Indira Awaas Yojana (IAY) house has to be identified by the *Gram Sabah* from the list of eligible household. This is in conformity with the 73<sup>rd</sup> Constitutional Amendment. Thus, the basis for identification of beneficiaries under the IAY Scheme is generally poverty level but the order of priority should be Scheduled Caste (SC), Scheduled Tribe (ST) households and households headed by widows and divorced women, Freed Bonded Labour (FBL), SC, and ST households who are victims of atrocities, households below the poverty line headed by widows and divorced women, SC, ST households below the poverty line as well as those affected by floods, fire, earthquakes and similar natural calamities. Kashmir being a patriarchal society, the head of the family is generally father or elder male. He is the main source of income and commands authority, respect and power in the family. Most of the benefits of developmental programmes and schemes are received by him as head of the family. This is the most important reason why the majority of IAY beneficiaries of district *Anantnag* are males. However, it is found that priority for women during selection process of the IAY Scheme is not fully implemented on the ground level in the study area. The predominance of small family size and increasing trend in nuclear families in the study area is found the main reason responsible for having majority of married beneficiaries. It was found that divorced and deserted women were not given preferences and were totally neglected during the selection process of the scheme, clearly showing the defective implementation of IAY Scheme. The study exhibited that the average number of rooms per household were very less and these houses occupied by the tribal people have mixed uses which has made them unhygienic for life. Although, under the IAY Scheme, beneficiaries were selected from both tribal and rural areas but percentage of beneficiaries belonging to tribal areas was less as compared to rural areas. It is evident that there were quite a number of beneficiaries in the study area, who in spite of having above poverty line economic status were successful in getting themselves identified as beneficiaries of the IAY scheme. The results of this study show that the highest percentages of houses were provided to the beneficiary respondents who were earning their annual income less than 33,000. It seems that some of the beneficiaries with better economic status have successfully enjoyed

the IAY Scheme benefits. These beneficiaries responded that some people living above the poverty line were also given preference under the scheme due to which deserving people were left out. They blamed *Panchayat* members and village level workers for disturbing the effective implementation of the scheme.

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