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Abstract:

The term public policy reflects Governments long range plans and values that should be adopted in various fields of administration. The aim of these policies is betterment of people. These are the images of action which the government intends to take. The Government of India made several schemes for the welfare of people. The Government made a policy i.e. PRADHAN MANTRI GRAMIN AWAAS YOJANA previously Indira Awaas Yojana is a social welfare program. This aims to provide housing for the rural poor in India especially for SCs/STs/Freed Bonded Laborers in the rural areas. This scheme also envisages provision of house-sites to the landless people so that they could also come under the ambit of IAY Scheme. IAY is 100 percent subsidized sponsored scheme with the resources being shared on 75:25 percent basis between Centre and State respectively. The study aims to highlight the concept, nature, objectives and role of Indira Awaas Yojana in Jammu and Kashmir and to trace its extent, strategy and to locate various gaps in its strategy and implementation.

Key notes:

IAY introduction, Housing Objectives of scheme, Justice and equity, Policy failure ,Role of agencies, Irregularities in IAY funds, Ethics in policy implementation, Covid 19 and housing, Allocation of funds, Monitoring And Evaluation.

Introduction:

Public policies exist from time immemorial irrespective of the type of Government existed in the every state or country. The term public policy reflects Government's long range plans and value that should be adopted in various fields of administration. It's a proposed course of action of a person group or government within a given environment. The public policies are the programmes which are set out by the existing government for the betterment of the people on the whole. These are the final results of the collective action taken by the government. These are the images of actions which the government intends to take. The Government of India from time to time frames number of policies for the welfare of the people. These policies may be distributing, regulatory and redistributing etc. The government made a policy i.e, Pradhan Mantri Grameen Awas Yojana previously Indira Awaas Yojana is social welfare programme , created by the Indian Government to provide housing for the rural poor in India. A similarly Scheme for urban poor was launched in 2015 as housing for all by 2022. It's a programme of the ministry of Rural Development to construct houses for BPL population in the Villages.

Housing:

Housing is one of the needs for mankind in terms of safety, self esteem, social status, identity, satisfaction and achievement. Human development and improvement in the quality of life are ultimate objective of housing. Through a number of programs have been in operation for providing housing facilities and rural poor, significant achievement was not achieved among the poorest in the rural area. Housing is one of the important aspects of social sector. This is to be achieved through policies and program aimed at promotion of both equity and excellence. Although “food” is the primary need of the people and “Shelter” secondary nonetheless both “food” and “Shelter” are two sides of the same coin and are closely linked to each other. The research proposal examines the execution of IAY program in

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its actual execution and the hurdles encountered in the implementation in Jammu & Kashmir.

The “Housing for All” under the flagship program i.e., Indra Awas Yojna is executed in J&K for providing the housing facilities to the rural poor people. It's to be believed that the poor segments of the society in J&K are denied for getting the benefits of IAY. Hence, that poor people are calling it crummy execution and scheme available only for the white collar's of the society. Hence policy making in India has frequently been characterized by a failure to anticipate needs, impacts or reactions which could have reasonably been foreseen, thus impeding economic development.

In Jammu and Kashmir, the Indra Awas Yojana is being implemented by the department of Rural Development. The two divisions of state (Kashmir and Jammu) have separate directorate of rural development. The two directorate are responsible for planning, implementation and allocation of state share to district. The scheme is implemented by the Deputy Commissioners at the district level and block development officers at block level. However the Hierarchy is assisted by other officers like VLW's and Sarpanch's etc. The poor and needful people claimed that the scheme is not implemented in proper spirit and form. Hence it violates the justice and equity.

Research Questions:

1. What are the objectives of IAY?
2. What are the Chief obstacles that are in the implementation process of IAY distribution?
3. To what extent the central and state government has been successful in eradicating the obstacles of IAY distribution?
4. To evaluate the role of different agencies in IAY distribution?
5. To evaluate the impact of Covid 19 on housing?

Objectives Of The Scheme:

The primary objective of the scheme is to help construction / up gradation of dwelling units of members of SC, ST, Freed bonded laborers and other below poverty line non SC /ST rural households by providing them a lump sum financial assistance. The IAY was launched in J&K in the year **1985-1986** and try to cover all the districts of the state.

However as per reports received from the secondary sources that the objectives of the scheme is not carried out in proper sprit and form the people claims that the authorities are providing the benefits of the scheme to those who are not eligible for that .The objectives the scheme needs to be implemented in the original form.

Objectives of the study:-

The specific objectives of the evaluation study include the assessments / examination of the following:

1. The IAY mechanism, planning, monitoring and implementation of the scheme in J&K.
2. The extent to which allocations, realizes and utilization of funds were made as per the guidelines of the Scheme.
3. The portray as to what extent the scheme has generated the needed benefits.
4. To analysis the social, economic and demographic characteristic of the Scheme.
5. The identify the problems in the implementation of the scheme and reasons for tardy implementation.
6. The identify the role of ethics in the policy implementation.

Methodology:-

In this research proposal the data for the present study is collected mainly through secondary sources the objectivity of historical writings has been used to develop a frame work of the study and to arrive at an unbiased conclusion.

The information collected from non-beneficiaries included their social, economic status, knowledge of the schemes and experiences with the implementation of the scheme. The experiences of the beneficiaries and non-beneficiaries were collected with a view to identify and analyse the possible shortcoming in the implementation of the scheme.

Justice & Equity:-

The major themes of the constitution of India are like Justice and equity. The people expect fair justice of distribution of benefits. The equity aimed to think about the welfare of weaker sections of the society. The administrators should be the champions of the poor people. The poor people should be given proper rights and benefits. But it's very unfortunate that the poor people are very poor and don't get benefits of IAY in some areas in J&K. This is all due to ivory tower approach of administrator's who are not providing benefits to poor people. They have strong connection with the elite classes and providing benefits to those who have already well constructed houses and other necessities of life. Hence people of J&K dubbed the IAY Scheme as failure of policy in J&K.

The persistence of policy failure:-

In order to better understand how to improve policy support it is first of all instructive to appreciate the nature of policy failure. Logically the reasons why things go wrong should help to guide the search for potential solutions. There is now growing interest in the notion of "policy failure" (Volker 2014) but as McConnell has noted "failure" resides at the extreme end of the success-failure spectrum where it is characterized by absolute non-achievement. Such a situation will be unusual. As he observes "Failure is rarely unequivocal and absolute even policies that have become known as classic policy failures also produced small and modest success"

Four broad contributors to policy failure can be identified:

1. Overly optimistic expectations.
2. Implementation in dispersed governance.
3. Inadequate collaborative policy making
4. Vagaries of the political cycle.

There is an increasing awareness that policies don't succeed or fail on their own merits rather their progress is dependent upon the process of implementation. Despite several decades of criticism, it's a model that still retains some popularity with policy making authorities.

There is an inadequate collaboration anything other than the most simple of measures will require continuous collaboration with a host of local "downstream" implementation actors such as end users, frontline staff and a range of local service agencies. Policy design and policy implementation accordingly need to resemble an integrated process rather than discrete and distinct stages. It rarely happens.

Panchayat representatives messing up IAY:

In a startling revelation, the J&K government has admitted large scale irregularities in the implementation of IAY centrally sponsored scheme meant for providing houses to rural poor. During the last and current financial year certain unpleasant facts have come to the notice of the department in the implementation of **Indra Awas Yojna**. To quote a few instances, bungling was noticed in the distribution of benefits of IAY in block Choodra, District Budgam, Block Sopre, Baramulla, Kupwara etc. It's generally being complained by the public that the benefits of IAY are not given to the deserving people. Many cases have come to notice where benefits have either been provided to the close relatives

of Panchayat Raj functionaries or Undeserving persons probably in lieu of some pecuniary consideration. The Union rural development ministry also received a complaint from J&K locals about irregularities in the distribution of IAY benefits. The newspaper bring to fore that the ministry received a complaint bearing file No. **J-11060/4/2020-RH NLM** about irregularities in the implementation of IAY in Kupware, Doda and Budgam districts.

Another complaint bearing file No. **J-11060/4/2020-RH** was submitted by locals to Union rural development ministry regarding irregularities in the program in Kishtwar district of Jammu region.

The CAG of India has handed over an exhaustive report on the multiple crore IAY mess of J&K to the Union minister of Rural Development. The report is essentially a compilation of various audit reports of CAG on the implementation of IAY in J&k has unveiled state governments incompetence in implementing the Scheme on ground. According to this report multiple bank accounts from (2-20) were operated in various districts, blocks and Gram Panchyats for implementing IAY scheme.

Making a mention of particular care the audit report has stated that BDO has shown 0.29 crore as expenditure in the cash book for the year 2010-2011 without any supporting entries & agency to whom the amount had been paid. Further 0.15 crore was drawn from the treasury as state share for the IAY in March 2019 and was later shown as transferred to the Cash book. The cashbook there of along with allied record was not produced to audit. In the absence, audit has not ruled out the misappropriation of Rs 0.44 crore in 6 districts of J&K namely Rajouri, Kargil, Kupwara, Kulgam, Kishtwar and Poonch second installment to 1903 beneficiaries was not released. Further double payment of Rs 5.60 was made to 20 beneficiaries.

Expenditure On Weaker Sections:

The IAY guidelines envisages that 30% of the houses should be constructed for SC/ST population and other backward population. The proportion of SC/ST population in Anantnag, Kupwara , Doda and Rajouri districts is 2% ,9%,21% & 41% respectively. In Kupwara district about 27% of the total expenditure Under AIY was spent on SC/ST households during 2017 – 2018. Thus it can be concluded that SC/ST & OBC households received adequate representation under IAY in the state.

But when talked to the non beneficiaries they claimed that the benefits of the Scheme has been provided to the close contacts of politician and beaucrates. They called this scheme the failure. Apart from that thing the people claimed that only non-deserving candidates gets benefits of this scheme. However the deserving candidates don't get any benefit as per the objectives and provisions of the scheme.

Role of Political Executives:

The political executives or elected representatives are considered a bridge between the people and government. They are expected to serve the interests of their society. They should give voice and support to the weaker sections of the society. But it's very unfortunate that they are doing such activities which violates the spirit of constitution. The people are expected that these elected representatives will prioritize the needs of the individual in the society. The elected representatives abuses the power and authority for the sake of their benefits. The MLA's misused, misappropriate the social welfare schemes. The primary group of the IAY includes SC/ST and other weaker sections of the society. But, it's very unfortunate that the benefits are given to those who are very close the elected representatives despite of the fact that they are sound rich and do not have any need of benefit. They IAY benefit are almost exclusively handed over to those individuals who belongs to the party of the local MLA's or demonstrates some sort of services to his/her political aims. The APL families were also given benefits under this scheme. Where some BPL families left uncovered for despite applications. Hence IAY

distribution has highlighted the criminal politicization of social welfare programme's in our political system.

It's the need of an hour that the elected representatives should change their approach and should follow ethics while distributing the benefits among the people.

J&K still a failure state in implementation:

Apart from scheme being renamed from IAY to Pradhan Mantri Awas Yojana Grameen (PMAYG) J&K governments dismal show in the construction of houses in the rural areas continues.

From constituting 1.11% of the total number of sanctioned houses in the year 2014-2015, J&K failed miserably in meeting the targets set by it. In the year of 2015-16, J&K constructed 1788 houses which is just 26.20% of the target set by the rural development department of the state government. Though there is improvement but nothing significant has been done by the Rural Development Department.

There was no improvement in the subsequent year with just 12.87% of the target met by the department in the year of 2014-2015. The state has miserably failed to implement this scheme which has the potential of improving the social scenario of people living in the rural areas. The administrative machinery has worked callously and has not bothered to go down to the ground to find out if the eligible beneficiaries are 265002, why even small targets are not being met the department and why the backlog is not cleared immediately.

Under IAY the focus is on providing housing assistance to the most vulnerable SC, ST families and families of bonded laborers were covered under this scheme. The Union Cabinet in its meeting held on **March 23, 2016** considered the proposal of **PMAYG** and gave approval for implementation of **PMAY** wherein it has now been decided to provide assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-2017 to 2018-2019, enhancement of unit assistance from Rs 70,000 to Rs 1.20 lakh in Plain areas and from Rs 75,000 to 1.30 lakh in Hillay areas. Meeting the requirements of 21,975 crore (60,000 crore from budgetary process) by borrowing through National Bank of Agriculture and Rural Development to be amortized through budgetary allocations after 2022 and using SECC-2011 data for identification for beneficiaries.

Irregularities in IAY funds:

The irregularities don't end here it's to be believed that even as funds were allocated two years back, houses are yet to come up. The block authorities have issued over 4,000 work orders surprisingly not a single house is in sight. Besides, officials have sanctioned IAY houses to the kiths and kens and have done the violation of government's norms. During the year so far, on the allegation of corruption and other irregularities in the matter of selection and distribution of houses and allotment of funds under IAY have registered 6 cases against 13 government servants/other public servants. During the year 2018-2019, 10 cases have been registered on the irregularities of IAY against officers and Sarpanches. During the year 2017, 7 files enquires have been registered for irregularities in implementation of IAY schemes.

Jammu and Kashmir government ordered a probe into alleged irregularities in distribution of funds under IAY in Kupwara and Bandipora district

The State vigilance commission asked the vigilance organization to register a case in complaint against a farmer BDO, Tral for allegedly extending under benefit to some beneficiaries by way of releasing Rs 1.30 lakh under IAY Scheme in violation of norms and procedures fixed for this purpose. The report further revealed that the concerned officials instead of releasing funds in favour of deserving homeless families especially BPL category, dishonestly released favour of Panch and Sarpanch of the area despite knowing that both the beneficiaries are already in possession of their own houses and were not entitled

to any benefit under the Scheme released of Rs 1.30 lakh in their favour thereby defeating the real spirit of the scheme and snatched the rights of poor families. It's worth nothing that local Panchyat prepares the list of beneficiaries which is verified by BDO for further action and in this case the Sarpanch and Panch included their own names dishonestly.

Policy implementation and Ethics:

A policy implementation is a goal oriented course of action and implemented by the governmental bodies and officials in pursuit of certain objectives or goals of public. The word ethic's recommending concepts of right and wrong behavior. It consists value, honor, honesty, fairness, responsibility integrity moral etc. The ethics affect how people make decisions and lead their lives. The IAY distribution needs sound part of ethics from the political and permanent executives. The lack of ethics leads to failure of the policy. The political executives have to carefully consider the ethical plane while framing or implementing policies and its benefits. Policies will have to correspondingly incorporate an ethical outlook on how these impact society.

Covid 19 and Housing:

The Covid 19 has been stated from **Wahan City in Chaina** and has crossed all geographical boundaries or World. The WHO declared it Pandemic and Zoonetic . Due to this deadly virus the government of all countries get involved to protect the people of the country. Hence, the government is not able to achieve goals of the policies. The process of construction of houses during Covid 19 has been stopped in order to protect the lives of people. It's the prime duty of the government of India to get back its actual process again through different Schemes which ensures the protection and welfare of people. The financial year 2020 proved bad for the all nations of the world because the process of development by the government for the people was halted. The money from the government exchequer was utilized for the protection of health of the people rather than the construction of houses for the people under IAY Scheme.

Monitoring and Evaluation:

Monitoring and evaluation of Indira Awaas Yojana (IAY) Scheme .The regular monitoring and evaluation of the rural development programmes introduced from time to time is a routine activity of the official agencies of ministry of rural areas and employment such as "Evaluation Organization of the planning commission. Most of these evaluations are undertaken to improve the effectiveness of implementation within the existing framework and design of the major project. During 1992-93 the Indira Awaas Yojana (IAY) Scheme was also evaluated through a quick study conducted by the programme evaluation organization of the planning commission. However, there are very few systematic and empirical studies concerning the assessment of implementation and impact of these programmes on the target group- the rural poor. The exact nature and magnitude of change brought about by these programmes is significant to have an impartial and objective assessment of their achievements and failures . Monitoring and evaluation mechanism of IAY Scheme is an important tool to bring the rural economy on the path of development . For removing corruption, regular evaluation of IAY and physical verification of houses are necessary. This would help in removing any discrepancy in its implementation like ineligible beneficiaries, construction by contractors, long time taken for sanctioning and disbursement of money, inadequate allocation, and no sanitary facilities being constructed in IAY houses. Also to effectively deal with the problem of shelter, Government of India (GOI) should adopt a "bottom to top" approach with the centre taking data and "Action Plan" from States which in turn should get it from districts and from village Panchayat. Besides monitoring and

evaluation, development of awareness among the people about the programmes is an important area which needs immediate attention. Awareness is an important weapon to curtail possible irregularities by the implementing agencies. It is essential to have intensive campaigning and dissemination of information about the programmes through electronic media (Radio and TV) in local languages and through conventional and nonconventional systems like an advertisement in the vernacular newspapers, local songs, dance, posters and drama etc. Besides, awareness campaign indicated earlier, people's involvement in the implementation is an important area for improving the quality of the programmes. People's involvement is also a tool to ensure transparency in the implementation of rural developmental programmes

Allocation of Funds:

The IAY is a centrally sponsored scheme funded on cost sharing bases between the government of India and the states in 80:20 ratio. The Government of India allocates funds directly to the districts for the implementation of IAY. The beneficiaries of AIY persistently claiming that the funds provided is not sufficient to construct the houses. Infact, such meager amount can't complete their construction of buildings. The funds make their construction pending and incomplete. During the harsh winter there incomplete building gets destroy easily. The amount as per IAY provision i.e, 0.20 lakh is not sufficient. The people demanded such meager amount will not help them to construct a building or house especially in hilly terrain and topography of districts. The cost of transpiration of raw material is very high in hilly areas. Hence the people demanded 50000 for new houses and 20000 for upgradation of the existing house.

Conclusion and Suggestion:

From the foregoing, it may be concluded that IAY benefited a number of families but at the same its said that IAY implementation have number of loopholes. However on the basis of above findings below mentioned suggestions need to the considered for making the scheme more effective:

1. Every year there is an increase in the houseless population. The availability of funds no doubt has increased over the years. But the demand of housing among the poor has increased more than the availability of funds. Therefore, more funds should be allotted for IAY.
2. The amount of IAY should be increased keeping in view the aspect the upper limit for the construction should be enhanced to Rs 50,000 for new houses and Rs 20,000 for upgradation of the existing house. It's very different to build a house in just Rs 0.20 lakh Due to hilly terrain and topography of districts Kupwara ,Doda, Rajouri and other mountains parts of the UT.
3. It has been observed that there is a lot of political interference in the selection of beneficiaries under IAY. Hence there is need to bring total transparency in the selection of beneficiaries. Wide publicity should be given to the IAY action plan through newspaper. The list of IAY applicants selected should be displayed at some public places so as to invite objections.
4. The BPL survey conducted by the Rural Development Department has number of flaws, is being used for selection of beneficiaries .There is need to have a fresh BPL Survey.
5. It was also observed that IAY related cheques were distributed by the MLA's in public gatherings. This delays and disbursement of the assistance and consequently affects the progress of work. Hence, it's suggested that the practice of distributing cheques by MLA's should be stopped. Instead, the payment should be released to the beneficiaries through their bank account without waiting for the MLA's to arrange public gatherings.
6. There is a lack of clarity in guidance as to which type of house are to be given assisted for upgradation. Hence there should be a proper monitoring to ensure that the amount sanctioned for

up gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned.

7. The beneficiaries of IAY are very poor. But they are not given any building material on concessional rates. Hence, it is also suggested that cement, timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
8. There is a need to have a periodic evaluation of IAY in the state. It is suggested that the office of the REO Chandigarh should reopen its office in Srinagar so that the evaluation studies can be taken up on regular basis. Alternatively, such evaluation can be outsourced to reputed institutions, Research Centers and Individual Experts.
9. The political executives should follow the code of ethics from their heart while distributing the benefits of IAY, because lack of ethics results in failure of policy.
10. The Panchayat members should work in a fair manner for the welfare of poor people. The names recommended by Panches and Sarpanches of IAY must be checked by the authorities clearly before sanctioning any benefit of IAY to them.
11. The Red Taping or delaying in IAY sanctioning of funds should be minimized, the need of poor must be fulfilled instantly without any delaying.

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