

Chapter 9: Joint Physical Inspection

9.1 Introduction

To assess the implementation of the IAY, joint physical inspections were carried out by audit teams in the presence of staff of the departments concerned at the premises of 29,923 beneficiaries and they were requested to reply to a questionnaire. The standardised questionnaire covered the aspects of Individual beneficiary profile, mode of payment, awareness level, availability of basic facilities through convergence, etc. The beneficiaries were requested to provide inputs on the following, inter-alia;

- Status of construction and details of fund released.
- Type of facilities available at households(HHs)
- Quality of house-type design and desirable features
- Mode of payment
- Awareness level
- Expertise/information provided by Government/NGO
- Issues related to scheme for homestead sites

9.1.1 Constraints

The audit team faced a number of constraints in this exercise which are outlined below;

- In **Andhra Pradesh**, only two districts (Karimnagar and Khammam) could be inspected due to wide spread anti-Telengana agitation in the state and in **Meghalaya**, beneficiaries could not be accessed due to law and order problem in block Songsak of district East Garo Hills.
- Since inspections were carried out and responses were received in presence of *panchayat*/departmental officials, this might have induced certain bias in the response of the beneficiaries.
- If the beneficiaries were not available due to any reasons including death of beneficiary, then another member of the household was requested to reply to the questionnaire. In such cases, the views of the actual beneficiary might have been different from those recorded.
- The population from which the sample was selected comprised only beneficiaries. Potential beneficiaries or persons excluded from the IAY were not covered in the inspection.

Findings of Joint Physical Inspection are discussed in succeeding paragraphs:-

9.2 Awareness level of beneficiaries

9.2.1 Allotment as per priority list

Out of 29,923 beneficiaries, 15,482 (52 *per cent*) were aware of priority list for selection of beneficiaries. However, in **Goa, Jammu & Kashmir, Nagaland, Andaman & Nicobar Islands, and Lakshadweep** none of the beneficiaries were aware about priority list. Further, in **Bihar** 372 (23 *per cent* of 1,647), **Gujarat** 654 (33 *per cent* of 2,008), **Jharkhand** 321 (27 *per cent* of 1,199), **Kerala** 82 (26 *per cent* of 318), **Manipur** 122 (15 *per cent* of 816), **Odisha** 503 (39 *per cent* of 1,293), **Tripura** 294 (47 *per cent* of 624) and in **West Bengal** 279 (47 *per cent* of 600), less than 50 *per cent* beneficiaries were aware of priority list.

On the other hand, in case of **Haryana, Himachal Pradesh, Maharashtra, Meghalaya, Mizoram, Rajasthan, Uttarakhand, Dadra & Nagar Haveli and Daman & Diu**, awareness about priority list level was on higher side (ranged between 70 and 100 *per cent*).

9.2.2 IAY waitlists

A total number of 11,422 beneficiaries (38 *per cent*) were aware of waiting list prepared for selection of beneficiary whereas 10,660 beneficiaries (36 *per cent*) had knowledge of method of preparation of waitlist.

In **Arunachal Pradesh, Assam, Bihar, Gujarat, Haryana, and Kerala**, the awareness level regarding waitlist prepared for selection of beneficiaries was less than 25 *per cent*. However, in **Goa, Jammu & Kashmir, Nagaland, Andaman & Nicobar Islands and Lakshadweep** none of the beneficiaries were aware of waitlist.

On the other hand, the awareness level in **Chhattisgarh, Himachal Pradesh, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Tamil Nadu, Uttarakhand, Dadra & Nagar Haveli and Daman & Diu** ranged between 60 and 100 *per cent*.

9.2.3 Awareness of loan under the DRI Scheme

In addition to assistance provided under the IAY, an IAY beneficiary could avail a loan of up to ₹ 20, 000 per housing unit under the Differential Rate of Interest (DRI) scheme at an interest rate of four *per cent* per annum.

Only 1,400 beneficiaries (4.68 *per cent* of total number of beneficiaries) responded that they were aware of DRI scheme. None of the beneficiaries from **Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Meghalaya, Mizoram, Nagaland, Punjab, Uttar Pradesh** and **Daman & Diu** had any knowledge about the DRI scheme. However, in case of **Tamil Nadu**, 37 *per cent* beneficiaries were aware about the DRI scheme while in case of **Andhra Pradesh, Himachal Pradesh** and **Uttarakhand**, awareness levels were 23, 29 and 10 *per cent* respectively. For remaining states/UTs, the awareness level was below 10 *per cent*.

Further, only 0.92 *per cent* (275) of total number of beneficiaries applied for the loan under the DRI scheme and 0.38 *per cent* (115) of total number of beneficiaries received loan.

9.3 Mode of payment

According to the IAY guidelines, funds under IAY should be transferred only directly into the beneficiaries account in a bank or post office.

A total number of 22,946 beneficiaries (77 *per cent*) responded about receipt of financial assistance though bank/post office account followed by banking correspondent in 2,132 cases (seven *per cent*), cash in 917 cases (three *per cent*), other modes in 746 cases (two *per cent*) and through postal order in 42 cases (0.14 *per cent*). In **Manipur** in 521 out 816 beneficiaries (64 *per cent*) and in **Mizoram** in 82 out 150 beneficiaries (55 *per cent*) responded that they received payment in cash. Some cases of cash payment were also reported in **Tripura** (116) **Andhra Pradesh** (49), **Assam** (64), **Chhattisgarh** (two), **Himachal Pradesh** (two), **Madhya Pradesh** (2), **Tamil Nadu** (77), **West Bengal** (one) and **Lakshadweep** (one).

9.4 Display of IAY Board

As per the IAY guidelines, the *Zila parishad*/DRDA concerned should ensure that for each house constructed, a display board was to be fixed indicating the Government of India Rural Housing logo, year of construction, name of the beneficiary, etc.

In 65 *per cent* (19,465) of total number of houses inspected IAY display board was not available. In 90 *per cent* or more of houses inspected in **Assam, Goa, Jammu & Kashmir, Uttar Pradesh, Andaman & Nicobar Islands, Dadra & Nagar Haveli** and **Daman & Diu** the IAY display board was not available. In **Andhra Pradesh, Arunachal Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Meghalaya, Odisha, Punjab,**

Rajasthan, Tripura, Uttarakhand, West Bengal and Lakshadweep, non-availability of IAY display board ranged between 50 and 89 *per cent*.

In **Gujarat, Maharashtra and Mizoram** the IAY display board was available in 82, 58 and 55 *per cent* of houses inspected respectively.

Non-availability of IAY display board on the houses constructed under the IAY in most cases indicated the failure to comply with the stipulation of the IAY guidelines.

9.5 Engagement of contractor in construction of house

As per the IAY guidelines, no contractor was to be involved in the construction of dwelling unit under the IAY.

In **Gujarat** (139), **Andhra Pradesh** (20), **Karnataka** (nine), **Maharashtra** (46), **Odisha** (eight) and in **Tamil Nadu** (two) beneficiaries responded that contractors were engaged during construction of IAY house.

9.6 Facilities at households

According to the IAY guidelines, the houses were to be designed in accordance with desire of the beneficiaries, keeping in view the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities, smokeless *chulha*, etc. and the community perceptions, preferences and cultural attitudes.

Kitchen – Only 13,279 beneficiaries (44 *per cent*) responded that kitchen facility was available in their houses. In **Bihar, Jharkhand, Nagaland and Uttar Pradesh**, kitchen facility was available in only six *per cent* or less. In **Assam** no beneficiary responded availability of kitchen facility. Further, in **Goa** (95 *per cent*), **Maharashtra** (90 *per cent*) and **Mizoram** (97 *per cent*) higher number of beneficiaries responded that kitchen facility was available in their houses.

Smokeless Chulha - Only 4,822 beneficiaries (16 *per cent*) responded that smokeless *chulha* was available in their house. In **Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Jharkhand, Manipur, Nagaland, Odisha, Punjab, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands and Lakshadweep** this facility was either not available or available in less than one *per cent* cases. On the other hand smokeless *chulha* was available in higher number in **Goa** (98 *per cent*), **Maharashtra** (70 *per cent*) and **Tamil Nadu** (63 *per cent*).

Ventilation - Only 19,738 beneficiaries (66 *per cent*) responded that ventilation facility was available in their house. Ventilation was in lower side

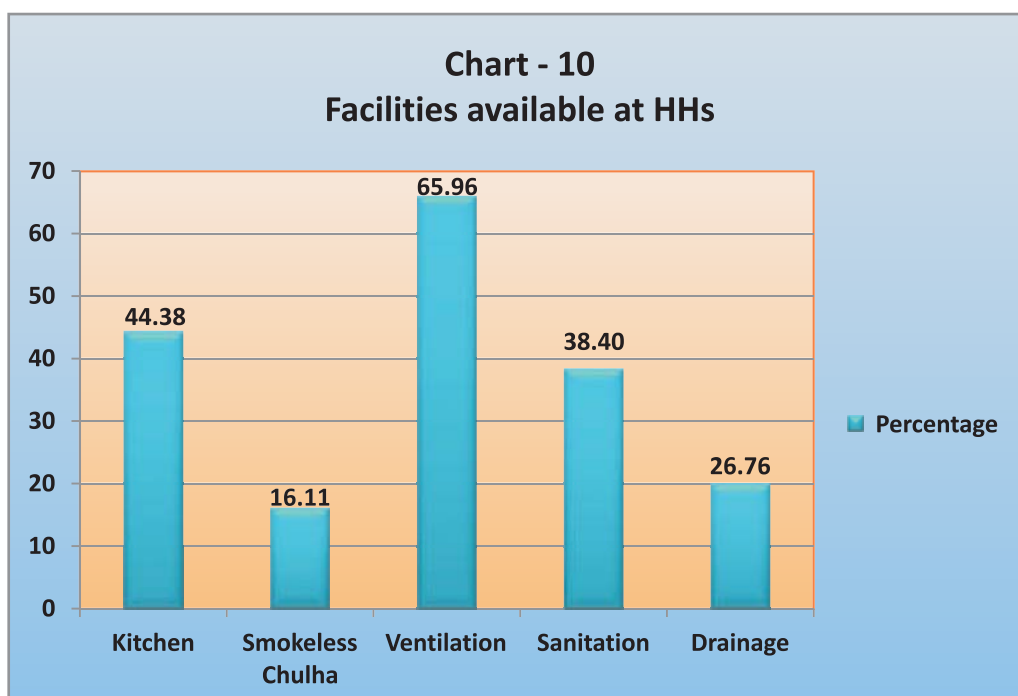
in houses in **Arunachal Pradesh** (28 per cent), **Manipur** (4 per cent), **Nagaland** (24 per cent) **Punjab** (24 per cent) and **Daman & Diu** (eight per cent).

Sanitation - Only 11,543 beneficiaries (39 per cent) responded that sanitation facility was available in their houses. The situation was poor in six states/UTs viz. **Bihar, Jharkhand, Nagaland, Odisha, Andaman & Nicobar Islands** and **Dadra & Nagar Haveli**, where sanitation facility was available in less than 10 per cent houses.

On the other hand, 52 to 92 per cent of the beneficiaries in **Goa, Gujarat, Haryana, Himachal Pradesh, Kerala, Maharashtra, Mizoram, Tamil Nadu, Uttarakhand** and **Lakshadweep**, responded availability of sanitation facility in their house.

Drainage - Only 8,007 beneficiaries (27 per cent) responded that drainage was available in their houses. In **Assam, Arunachal Pradesh, Jammu & Kashmir, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Rajasthan, Tripura, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep**, less than 10 per cent of beneficiaries responded non-availability of drainage in their houses.

The percentage of different types of facilities available at households is depicted in **Chart-10**;



9.7 Expertise/information provided by Government/NGO

9.7.1 Use of innovative material – Only 2,360 beneficiaries (eight *per cent* of total beneficiaries) responded that Govt./NGO provided expertise/information on use of innovative material in construction of house. None of the beneficiaries in most of the states/UTs except in **Andhra Pradesh, Chhattisgarh, Jharkhand, Kerala, Maharashtra, Meghalaya, Odisha, Rajasthan, Tamil Nadu, Tripura, West Bengal** and **Dadra & Nagar Haveli** responded that they have received expertise/information on use of innovative material. In **Dadra & Nagar Haveli** (100 *per cent*), **Andhra Pradesh** (90 *per cent*) and **Tripura** (70 *per cent*), higher number of beneficiaries responded that Govt./NGO provided expertise/information about it.

9.7.2 On procurement of low cost material – Only 2,577 beneficiaries (nine *per cent* of total beneficiaries) responded that government/NGO provided expertise/information about procurement of low cost material. None of the beneficiaries in states except in **Andhra Pradesh, Chhattisgarh, Jharkhand, Karnataka, Kerala, Maharashtra, Meghalaya, Odisha, Tamil Nadu, Tripura and West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** responded that they received expertise/information about procurement of low cost material.

More than 90 *per cent* of beneficiaries in **Andhra Pradesh** (93 *per cent* of total 660 beneficiaries), **Tripura** (96 *per cent* of total 624 beneficiaries) and **Dadra & Nagar Haveli** (100 *per cent* of 20 beneficiaries) responded that they received expertise/information about procurement of low cost material.

9.7.3 About construction design – Only 3,267 beneficiaries (11 *per cent* of total beneficiaries) responded that government/NGO provided information about the construction design of house under the IAY. None of the beneficiaries in **Assam, Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana, Jammu & Kashmir, Madhya Pradesh, Manipur, Mizoram, Nagaland, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands** and **Daman & Diu** responded that they received expertise/information about construction design of the IAY houses.

In two states and one UT *viz.* **Dadra & Nagar Haveli** (100 *per cent* of 20 beneficiaries), **Andhra Pradesh** (95 *per cent* of 660 beneficiaries) and **Tripura** (81 *per cent* of 624 beneficiaries), higher number of beneficiaries replied that they received information/expertise about construction design.

9.7.4 Cost effective technology – Only 2,658 beneficiaries (nine *per cent*) responded that they received information/expertise from Govt./NGO about cost effective technology. None of the beneficiaries from states/UTs except in **Andhra Pradesh, Chhattisgarh, Kerala, Maharashtra, Meghalaya, Odisha, Rajasthan, Tamil Nadu, Tripura, West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** received information/expertise about cost effective technology. However, in **Dadra & Nagar Haveli** (100 *per cent* of 20), **Tripura** (96 *per cent* of 624), and in **Andhra Pradesh** (88 *per cent* of 660) higher number of beneficiaries received expertise from government/NGO about this technology.

9.7.5 Disaster resistant technology - Only 2,483 beneficiaries (eight *per cent*) responded that they received information/expertise about disaster resistant technology. None of the beneficiaries in most of the states/UTs except in **Andhra Pradesh, Chhattisgarh, Gujarat, Kerala, Maharashtra, Meghalaya, Odisha, Tamil Nadu, Tripura, West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** received information/expertise about this technology.

9.8 Convergence

According to the IAY guidelines, all efforts were to be made to ensure that every IAY house was provided with sanitary latrine in convergence with the TSC, electricity by dovetailing with RGGVY and drinking water through convergence of the activities under NRWSP.

Further, the DRDAs had to furnish the particulars of all the willing beneficiaries every month to the respective nodal agencies in the district so that beneficiaries derive the benefits available under insurance policies.

9.8.1 Convergence with Total Sanitation Campaign (TSC)

Only 1,844 (six *per cent*) responded that they received sanitary latrine facility in convergence with TSC. Further, none of the beneficiaries from **Arunachal Pradesh, Jammu & Kashmir, Jharkhand, Mizoram, Nagaland, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep** responded receipt of support from TSC. Higher number of beneficiaries in two states *viz.* **Tripura** (33 *per cent*) and **Maharashtra** (22 *per cent*) received support from TSC for sanitary facilities.

9.8.2 Convergence with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)

Only 4,817 beneficiaries (16 *per cent*) responded that they were provided electricity connection in their houses in convergence with RGGVY. In **Arunachal Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Jammu & Kashmir, Manipur, Nagaland, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli and Daman & Diu**, none of the beneficiaries or less than one *per cent* of the beneficiaries received support from RGGVY for electricity connection. In **Madhya Pradesh and Rajasthan**, 57 and 51 *per cent* beneficiaries received support from RGGVY for electricity for electricity connection.

9.8.3 Convergence with National Rural Water Supply Programme (NRWSP)

Only 2,426 beneficiaries (Eight *per cent*) responded that they received support from NRWSP for drinking water. None or less than one *per cent* of the beneficiaries in **Arunachal Pradesh, Assam, Bihar, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Mizoram, Nagaland, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands and Dadra & Nagar Haveli** responded receipt of support from NRWSP for drinking water supply at their houses. Higher number of beneficiaries in **Andhra Pradesh (32 per cent), Punjab (35 per cent) and Rajasthan (32 per cent)** in comparison to remaining states/UTs received support from NRWSP.

9.9 Assistance from LIC

Only 701 beneficiaries (two *per cent*) responded that they had been covered under LIC insurance scheme. None of the beneficiaries in 19 states/UTs *viz.* **Arunachal Pradesh, Bihar, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Manipur, Mizoram, Nagaland, Punjab, Rajasthan, Tripura, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu and Lakshadweep** responded that they were covered under the LIC. Further, in **Assam, Gujarat, Meghalaya, Tamil Nadu and West Bengal**, less than one *per cent* had availed insurance scheme of LIC.

On the other hand, the position was slightly better in **Andhra Pradesh (15 per cent), Chhattisgarh (nine per cent) Jharkhand (six per cent), Madhya Pradesh (eight per cent) and Maharashtra (10 per cent)**.

The low coverage of beneficiaries under insurance schemes shows that DRDAs failed to create awareness among the beneficiaries about benefits to be derived from the insurance schemes.

9.10 Quality of house-Type design and desirable features

It was desirable that the house should have adequate space for pursuing livelihood activities, a veranda, staircase and rain water harvesting system.

Only 14,426 beneficiaries (48 *per cent*) responded that *veranda* was available in their houses and in 4,330 beneficiaries (15 *per cent*) responded that staircase was constructed. However, 1,229 beneficiaries (four *per cent* of total beneficiaries) responded that rain water harvesting facility was available in their houses. In **Arunachal Pradesh, Bihar, Haryana, Jammu & Kashmir, Jharkhand and Maharashtra, Andaman & Nicobar Islands and Daman & Diu**, none of the beneficiaries responded that rain water harvesting facility was available in their houses.

A total of 19,914 beneficiaries (67 *per cent*) responded that no specification had been notified by the concerned state government for construction of the IAY house keeping in mind geographical location or any other parameters only 4,016 beneficiaries (13 *per cent*) responded that their houses were constructed as per government specification and 5,360 beneficiaries (18 *per cent*) responded that their houses were not constructed as per specifications.

Further, in six states/UT *viz.* **Andhra Pradesh, Assam, Haryana, Nagaland, Tripura and Andaman & Nicobar Islands**, all the beneficiaries responded that states/UTs government had notified specifications for construction of house, but 21 to 100 *per cent* beneficiaries of these states responded that their houses were not constructed as per specification.

9.11 Scheme for Homestead Sites

Only in six states *viz.* **Bihar, Chhattisgarh, Madhya Pradesh, Odisha, Rajasthan and West Bengal**, homestead sites were provided to rural BPL households as reported by the sampled beneficiaries in these states. In joint physical inspection number of beneficiaries covered under this scheme varies from one in **Rajasthan** to 113 in **Chhattisgarh**.

Only 246 beneficiaries (three *per cent* of 8,930 beneficiaries in above mentioned six states) were provided homestead site for construction of house. In **Bihar** and **Rajasthan**, even in less than one *per cent* cases, beneficiaries were provided homestead site.

In remaining states/UTs audit did not notice beneficiaries under homestead site.