

Working Paper

Volume V, Number 04, 2011

**Housing Situation among the Poor and
Marginalised Rural Households:
A Study of Indira Awaas Yojana in Selected
Districts of Orissa and Maharashtra**

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Indian Institute of Dalit Studies

Devoted to Studies on Social Exclusion, Marginalized Groups and Inclusive Policies

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**Indian Institute of Dalit Studies
New Delhi
2011**

Foreword

Indian Institute of Dalit Studies (IIDS) has been amongst the first research organisations in India that focuses exclusively on development concerns of the marginalised groups and socially excluded communities, who suffered exclusion and discrimination due to their group identity, whether of caste, ethnicity, gender, religion, race, physical disability, region or any form of social identity. Since its inception, IIDS has undertaken several studies on different aspects of social exclusion and discrimination, human poverty and inclusive policies and programmes for the historically marginalised social groups such as the Scheduled Caste (SC), Scheduled Tribes (ST) and Religious Minorities in India and other parts of the Sub-Continent. The Working Paper Series of the Institute disseminates empirical findings of the on-going research and conceptual development on issues pertaining to the forms and nature of social exclusion and discrimination in multiple spheres, their consequences; and suggests measures for inclusive development. Some of our papers also critically examine inclusive policies for the marginalised social groups.

The Working Paper on “Housing Situation among Poor and Marginalised Rural Households: A Study of Indira Awaas Yojana in Selected Districts of Orissa and Maharashtra” examines the performance of Indira Awaas Yojana(IAY) in meeting the basic minimum demand of housing by rural poor households belonging to Scheduled Caste, Scheduled Tribes and other social groups. The paper examines the policy guidelines of the scheme, identifies various obstacles in the implementation of the schemes, both from the perspective of implementing agencies and beneficiaries. It reassesses the impact of IAY in improving overall social, economic and spatial conditions of the beneficiary households in the sample districts. The paper documents the strength and weaknesses of the scheme and provides suggestions to improve its outreach and quality of IAY. The paper also draws attention on the issue of non-inclusion of a sizeable proportion of eligible poor households belonging to SC/ST in the IAY.

Finally the paper offers several useful suggestions to strengthen the monitoring and evaluation system of the scheme for its better performance. IIDS acknowledge the valuable financial support of Ministry of Rural Development, Government of India for undertaking the study of rural housing on which this paper draws heavily.

Rajendra P. Mamgain
Director, IIDS

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Housing Situation among the Poor and Marginalized Rural Households

*A Study of Indira Awas Yojana in Selected
Districts of Orissa and Maharashtra*

Firdaus Fatima Rizvi*

I. INTRODUCTION

There are three basic necessities in life: food, clothing, and shelter. While all three are equally essential, the third one plays the more important role of harnessing a feeling of “belongingness” to the household/family. The physical dwelling unit is not the sole element of housing; equally important is the provision of basic services in the house like potable water, sanitation, drainage, and electricity. It is these services that make a ‘house’ a ‘home’.

Accordingly, Article 25 of the Universal Declaration of Human Rights, explicitly recognizes the right to a standard of living required for the health and well-being of everyone that includes adequate access to food, clothing, housing, medical care, and the necessary social services (United Nations, 1948). Article 11 of the International Covenant on Economic, Social and Cultural Rights reiterates this point by adding the ‘right to a continuous improvement in living conditions’. The Declaration of Social Progress adopted by the UN General Assembly in 1969 states, “The provision for all, particularly for persons in low income groups and large families of adequate housing and community services” (Article 10). The Government of India too has explicitly recognized the need to provide adequate housing to its citizens, particularly poor households residing in rural areas since the onset of its first Five Year Plan in 1951.

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1.1 Housing Shortage

In 2001, the total housing stock was about 180 million, out of which 51 million (28 per cent) was located in the urban areas. The housing stock in India increased by about two and a half times during 2001 as compared to 1961. However, there has been a sharp decline in the growth of housing stock since 1991. During the decade 1991-2001, the housing stock increased by about 26 per cent for all areas, though it had declined by about 4 per cent during the 1980s. The decline was even sharper in the urban areas as compared to the rural areas.

The Census of India, 2001, recorded 0.19 per cent of the Indian population as houseless. In absolute terms, this is a huge number. The houselessness is higher among the urban population than among that residing in the rural areas of the country. The Census (2001) also indicates that just about half of the available houses in India are in good condition while the rest are in barely liveable or dilapidated condition. In rural India, around 48.88 per cent of the houses are liveable and 6.3 per cent are in a dilapidated condition.

According to NFHS-3 (2005-06), overall 14 per cent of the households live in *katcha* houses, 40 per cent live in semi-*pucca* houses and the remaining 46 per cent live in *pucca* houses. A large majority of urban households live in *pucca* houses (81 per cent), whereas a majority of rural households live in semi-*pucca* houses (52 per cent).

1.2 Rural Housing Schemes in India

With an objective of improving the housing situation in rural areas, the Government of India initiated several measures during different Plan periods. During the First and Second Plans, the social sector including housing was accorded less emphasis and attention than the other sectors. During each of the first two Five Year Plans (FYPs), about 2 per cent of the total budget was allocated to housing. During the third FYP (1961-65), though the percentage of the fund allocated to rural housing was low, yet it gave a momentum to the rural housing scheme. The housing share of the total Plan remained more or less constant during the Fourth and Fifth Plans (1970-79). During the Sixth and Seventh FYPs, the financial assistance for rural housing was provided by the states. Under this programme, first, sites were provided to the families who had none, and by the next Plan, they were ensured construction assistance for their houses. In order to make the operation of the scheme more realistic,

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it was proposed to provide assistance to the extent of Rs. 500 per family for the provision of developed house sites of 90 square metres each and assistance of Rs. 2,000 per family towards the construction cost. All the labour inputs were provided by the beneficiary.

In 1971, a scheme was initiated for the allotment of house sites and construction assistance to rural landless workers and artisans including SCs and STs as a Central sector scheme, but it was later transferred to the state sector in 1974. This scheme was a part of the Minimum Needs Programme, but during the Eighth Plan (1992), the Ministry of Rural Development operated this fully subsidized rural housing scheme as part of the rural employment programme for providing houses to members of the Scheduled Castes/Scheduled Tribes (SCs/STs) and freed bonded labour. Later, this scheme was merged into the Jawahar Rozgar Yojana (JRY) (FYP, 2007).

1.3 Indira Awaas Yojana (IAY)

Several housing schemes came into existence during the Ninth Plan, namely the Credit-cum-Subsidy Scheme, the Stream for Rural Housing and Habitat Development, the National Housing Bank, Rural Building Centres, and the Housing and Urban Development Corporation (HUDCO), among others, but greater emphasis was accorded to the Indira Awaas Yojana (IAY) rural housing scheme, which aims at providing dwelling units free of cost to the rural poor living below the poverty line (BPL).

In 1996, with the restructuring of JRY, IAY became an independent Centrally-sponsored scheme for providing shelter for the rural poor with resources being shared in ratios of 80: 20 between the Centre and the states. In order to make the programme cost-effective, IAY was modified and implemented in two components, namely: (a) *construction of new houses*, and (b) *upgradation of katcha and unserviceable houses*. As part of the scheme, the states would be allowed to use up to 20 per cent of the funds allocated under IAY for the upgradation of unserviceable *katcha* houses.

IAY is a fully subsidized rural housing scheme that focuses on the poor, but lays special emphasis upon free bonded labourers and SCs and STs households. Especially those SC/ST households affected by atrocities, flood, natural calamities like earthquake cyclone and man-made calamities like riots, SC/ST households headed by widow and unmarried women, and for widows of personnel from defence and paramilitary forces, physically and mentally

challenged persons, ex-servicemen and retired members of the paramilitary forces, and displaced persons on account of developmental projects nomadic/semi-nomadic, and de-notified tribals, families with physically/mentally challenged members.

Additional categories of the physically handicapped and minorities have been added into the IAY scheme recently, which were not included earlier Plans. In 2010, the norms were reviewed and 60 per cent of the total funds were allocated for SC/ST beneficiaries. A minimum of 40 per cent of the IAY allocation is meant for benefiting non-SC/ST families, While 3 per cent of the total is earmarked for physically handicapped people, about 15 per cent of the funds have been earmarked for the minorities and 5 per cent is to be utilized for meeting exigencies arising out of natural calamities and other emergent situations.

The cost norms under IAY have been periodically increased and in the latest upward revision for the year 2010, the maximum ceiling of assistance admissible per unit for new construction under IAY is Rs. 45,000/- per unit for plain areas and Rs. 48,500/- for hilly/difficult areas. Further, an IAY beneficiary can avail of a top-up loan of up to Rs 20,000/- under the Differential Rate of Interest (DRI Scheme) from any nationalized bank at an interest rate of 4 per cent per annum. This loan facility for IAY beneficiaries had not been incorporated into the scheme when the study was conducted.

Some other modifications have also been made in the IAY scheme in 2010, and it has been converged with other rural development programmes like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the Swarnajayanti Gram Swarozgar Yojana (SGSY) for employment and the Accelerated Rural Water Supply Programme (ARWSP) for water provision. For the construction of sanitary latrines, the beneficiary can avail assistance from the funds allocated to the Total Sanitation Campaign (TSC) in addition to financial assistance under IAY. IAY has also been converged with the Rajiv Gandhi Vidyutikaran Yojana and the Janashree Bima Yojana for providing free electricity and insurance respectively.

The IAY is implemented through the District Rural Development Agencies (DRDAs), which have been specially set up in each district of the country for the implementation of rural development programmes or through Zilla Parishads. At the village level, the onus lies on the Gram Sabha to identify and select the beneficiaries. The Department of Rural Employment and Poverty

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Alleviation in the Ministry of Rural Areas and Employment is responsible for the release of the Central share of funds, and for providing overall guidance, and undertaking policy-making, monitoring and evaluation of the rural housing programme at the national level.

1.4 Objectives of the Study

The study identifies the problems of rural housing from the Gram Sabha, as well as functionaries, beneficiaries and non-beneficiaries perspective. The objectives of the study were to examine the overall performance of IAY for SCs/STs and other target groups, to observe achievements in terms of the actual construction of houses, to assess the quality of the houses and their locations, finding obstacles in realizing the target; to ascertain the demand and supply gap in terms of achievement and shortage; to suggest measures to overcome the gaps; to explore whether the quality of life has improved because of the housing benefit; and finally to make general recommendations for the realization of the housing facilities for SCs/STs and other poor households in the rural areas.

1.5 Methodology

In order to make the study comprehensive and more effective, purposive random sampling technique was used to collect primary data from the field. Two districts from each sample state were purposively selected for the case study. One relatively advanced district with a higher concentration of SC population was selected in both the states. Another sample district with a relatively high percentage of ST population and underdeveloped with a high BPL ratio formed the unit of study. From each district, two blocks were selected, which adds up to eight blocks for the study.

Finally, about 47 villages (including 23/24 villages from two districts of each of the states) were selected for the study. In all, cross-sectional data was collected from 1784 rural households, which included 70 per cent of the beneficiaries and 30 per cent of the non-beneficiaries households. The share of SC and ST households was based on the size of the SC and ST population in that particular block/*taluka* and the villages. The selected households by their social background are given in Table 2.

The performance of IAY in terms of providing housing to rural poor has been reviewed by scholars in the past. The present paper is based on a study which the Indian Institute of Dalit Studies (IIDS) undertook in the two states of

Maharashtra and Orissa. These two states have a sizeable number of SC and ST populations, respectively. In Orissa, Cuttack was selected as a developed district with a high SC population and Kalahandi as an under-developed district with a high tribal population, a high BPL ratio and housing shortage. In Maharashtra, Kolhapur was selected as an advanced district with a backward *tehsil* characterized by a predominantly high SC population and Jalgaon as a backward district with a high ST population and a high BPL ratio.

The selection of the villages was based on various factors such as backwardness, proportion of the SC/ST/minority population in the village, the operation of IAY, and number of villages affected by calamities, among other things. A few of the selected villages also had minority beneficiaries and people displaced from their homes due to certain extraneous factors like floods, or the construction of dams, roads, etc., and also certain other priority-based criteria.

The sample households consisted of both the beneficiaries and non-beneficiaries of IAY, with the non-beneficiaries being homeless BPL families. Another set of households that were selected for the study were entitled for upgradation or renovation. Information was also collected at the level of the Gram Sabha, village level functionaries, the Panchayat Samiti, block level officials, DRDA, state functionaries and opinion leaders.

The secondary data was collected from various departments dealing with IAY like the Gram Panchayat, the Panchayat Samiti, *taluka*, Block Development Officer (BDO) and DRDA. The data pertaining to housing were also gathered from the Census 2001 on Housing and Amenities and the NSSO survey on housing, among other sources. Data on the population of SCs/STs, and number of BPL families were taken from the *taluka* and BDOs. Records of the number of beneficiaries and non-beneficiaries were also taken from the village functionaries.

2. GAP BETWEEN DEMAND AND SUPPLY OF HOUSING

According to the 2001 Census, the trend of homelessness in Orissa resembles the overall trend observed on an all-India basis, wherein a majority of the homeless population is found in urban areas, but in Maharashtra, a majority of the homeless population is seen in rural areas. The housing scenario in Orissa indicates that 67 per cent of the houses in the rural areas of the state are liveable whereas 10.29 per cent are in a dilapidated condition. In Maharashtra, the corresponding figures in the rural areas are 48.38 per cent and 6.36 per cent, respectively.

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Table 1: Demand and Supply Situation of IAY Houses in 2006

Name of the Block/<i>Taluka</i>	No. of Actual Identified Households Availing IAY Benefit (Demand)	Total No. of Houses Constructed (Supply)	Total No. of Households Left out from the Scheme (Gap)
District Kalahandi			
Block Bhawanipatna (six villages)	683 (100)	222 (32.50)	451 (66.03)
Block Madanpur Rampur (seven villages)	707 (100)	155 (21.92)	552 (78.07)
<i>Total-Kalahandi</i>	1390 (100)	377 (27.12)	1003 (72.15)
District Cuttack			
Block Kantapada (five villages)	553 (100)	343 (62.02)	210 (37.97)
Block Tangi Chaudwar (five villages)	379 (100)	162 (42.74)	217 (57.25)
<i>Total—Cuttack</i>	932 (100)	505 (54.14)	427 (45.81)
Grand Total—Orissa	2322 (100)	882 (37.98)	1430 (61.58)
District Kolhapur			
<i>Taluka</i> Chandgod (seven villages)	397 (100)	185 (46.59)	212 (53.40)
<i>Taluka</i> Gaganbawada (seven villages)	337	193 (57.27)	144 (42.72)
<i>Total Kolhapur</i>	734 (100)	378 (51.49)	356 (48.50)
District Jalgaon			
<i>Taluka</i> Chopda (five villages)	NA	NA	NA
<i>Taluka</i> Yawal (five villages)	NA	NA	NA
<i>Total—Jalgaon</i>			
Grand Total-Maharashtra	NA	NA	NA

Source: Field Survey, 2006.

Note: Figures in bracket show the percentages.

The field data shows that there is a huge gap between the demand for and supply of housing under IAY in the rural areas. This is reflected in the data relating to our sample districts. In the tribal-dominated Kalahandi district of Orissa, only 27 per cent of the households eligible for the IAY scheme could avail of the benefits of the scheme during the year 2004-05. In the case of Cuttack district in the same state, however, the gap between demand and supply is comparatively less than that in Kalahandi (see Table 1). In Maharashtra's Kolhapur district, over half the demand for housing was fulfilled among the rural poor during the year 2004-05. Information on the demand and supply of housing was not available during the course of the survey for the district of Jalgaon in Maharashtra.

3. SOCIO-ECONOMIC PROFILE OF THE SAMPLE POPULATION

The configuration in Table 2 shows that 61 per cent of the sample households under the scheme 'IAY' in Orissa were from the Scheduled Castes (SCs), 15.67 per cent were Scheduled Tribes (STs), 20.67 per cent were Other Backward Castes (OBCs) and 2.67 per cent were from the 'Other' social groups. Dissimilar to this, 39 per cent of the sample households were SCs, 30 per cent were STs, 16.06 per cent were OBCs, and 15.16 per cent belonged to the 'Other' social groups in Maharashtra.

Table 2: Distribution of Sample Households by their Social Groups

Social Groups	Orissa		Maharashtra	
	Number	Percentage	Number	Percentage
SC	549	61.00	345	39.03
ST	141	15.67	263	29.75
OBC	186	20.67	142	16.06
Others	24	2.67	134	15.16
Total	900	100	884	100

Source: Field Survey, 2006.

3.1 Population, Sex Ratio and Average Family Size

In Orissa, the male and female populations of the households were 51.5 and 48.5 per cent, respectively. The male and female populations were 53.7 per

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cent and 46.3 per cent, respectively in the state of Maharashtra. The sample districts of Orissa fared much better than their counterparts in Maharashtra. The average family size does not vary much between the sample districts in both the states.

Table 3: Percentage of Population, Sex Ratio and Average Family Size

States/ Districts	Population				
	Male	Female	Total	Sex Ratio	Average Family Size
Orissa	51.5	48.5	100.0	940	4.38
Kalahandi	51.5	48.5	100.0	941	4.50
Cuttack	51.6	48.4	100.0	938	4.26
Maharashtra	53.7	46.3	100.0	860	4.39
Kolhapur	53.5	46.5	100.0	868	4.07
Jalgaon	54.0	46.0	100.0	862	4.74

Source: Field Survey, 2006.

3.2 Education Level of the Households

The literacy rate is over 72 per cent among the sample population in Orissa and much less at 63 per cent in Maharashtra. This pattern in literacy rate is opposite to the literacy scenario at the state level for Maharashtra and Orissa. With regard to the educational levels, 27.36 per cent of the sample population in Orissa constituted illiterates while 11.23 per cent were merely literate. The maximum population in Orissa had acquired education up to the primary (33 per cent) and middle (18.07 per cent) levels. The level of illiteracy was much higher in Maharashtra than in Orissa. In Maharashtra, 36.87 per cent of the sample populations were illiterates, with 14 per cent being merely literates. The percentages of the population up to the primary (18.41 per cent) and middle (16.32 per cent) levels were also low in Maharashtra as compared to Orissa. Female illiteracy was also very high in Maharashtra as compared to that in Orissa.

Table 4: Percentage of Household Population by Education

Particulars	Population (Aged 7 Years and Above)					
	Orissa			Maharashtra		
	Male	Female	Total	Male	Female	Total
Illiterate	20.55	34.52	27.36	30.17	44.57	36.87
Merely Literate	9.15	13.42	11.23	9.71	18.74	13.91
Up to Primary Level	35.06	30.77	32.98	20.20	16.35	18.41
Up to Middle Level	22.13	13.78	18.07	18.85	13.42	16.32
High School	10.62	7.01	8.859	12.15	4.714	8.69
Intermediate	1.52	0.29	0.926	5.35	1.79	3.692
Graduate	0.90	0.17	0.55	3.06	0.298	1.777
Post- graduate	0.06	0	0.029	0.52	0.119	0.333
Total Population	100	100	100	100	100	100

Source: Field Survey, 2006.

3.3 Occupation Structure by Social Groups

Since over 70 per cent of the sample constitutes SC and ST households in Orissa and Maharashtra, the fact that these two groups are over-dependent on casual wage work is obviously true. Yet another revealing feature relates to the important role of migration, and that too of a casual nature, in providing employment to rural households in both Orissa and Maharashtra. Nearly two-thirds of such employment is through migration in Orissa. This is true for SCs, STs and OBCs. The proportion of self-employment in agriculture is low, particularly among SCs and STs. This shows the high degree of vulnerability among rural households in the sample districts.

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Table 5: Percentage of Working Population by Social Groups

(Aged 7 Years and Above)

Occupation	Orissa					Maharashtra				
	SC	ST	OBC	Others	Total	SC	ST	OBC	Others	Total
Self-employed in Agriculture/Cultivator	8.5	8.9	12.0	12.8	9.4	12.7	6.3	9.6	14.8	10.2
Self-employed in Non-Agriculture/ Business/ Non-farm Sector	3.30	4.5	2.6	3.8	3.4	2.5	7.6	1.7	4.3	4.4
Agriculture Labour	0.5	-	1.3	1.3	0.6	52.2	51.1	62.7	55.7	54.0
Services/Private Services	2.1	2.2	1.3	-	1.9	1.3	3.0	1.1	1.7	1.9
Social Work	0.1	-	-	-	0.1	-	-	-	-	0.0
Non-agriculture Labour	16.8	17.3	20.2	26.9	18.1	0.5	2.4	-	-	1.04
Casual Labour/Migration	68.8	65.9	61.8	55.1	66.1	30.9	29.4	24.9	23.5	28.5
Priest	0.4	1.1	0.9	-	0.5	-	-	-	-	0.0
Total	100	100	100	100	100	100	100	100	100	100

Source: Field Survey, 2006.

Over 80 per cent of the workers in Orissa and Maharashtra were wage labourers. The percentage of wage agriculture labour was the highest in Maharashtra. A negligible percentage of casual labourers were found to be engaged in the non-agriculture occupations in Maharashtra. The opposite is true for Orissa, where almost all the casual labourers were engaged in the non-agriculture occupations. Just less than 2 per cent of the workers from both the states were employed in the services/private sector.

4. IMPLEMENTATION ASPECTS OF THE INDIRA AWAAS YOJANA— FUNCTIONARIES PERSPECTIVES

4.1 Selection of Beneficiaries and Finalization of the List

Initially, the village secretary provides information about the IAY scheme to the local inhabitants enabling them to apply for the housing benefit. The secretaries inform the people when the Gram Sabha/Pallisabha is to be held and carry out all the official formalities of IAY. The actual beneficiaries are decided in the Gram Sabha/Pallisabha only.

As per the IAY guidelines, the selection of beneficiaries is the main responsibility of the Gram Sabha. The actual role of the Gram Sabha is to prepare a list of potential beneficiaries from the BPL list, record the acceptance from the local people and send the proposal to the DRDA/block level. The Gram Panchayat makes the list by studying the village survey in consultation with government officials, the Panchayat Samiti and block officials. The secretaries then send the names of the chosen beneficiaries to higher levels like the Panchayat Samiti/BDO/DRDA etc.

The final list of the beneficiaries is made in consultation with all the functionaries from the Gram Sabha, BDO and Panchayat Samitis in Orissa, whereas in Maharashtra, 75 per cent of the selection of beneficiaries was from the Gram Sabha itself, while the rest was based on the decisions of others. The DRDA is the agency responsible for finally allocating the number of houses for new construction/upgradation, proportionate to the allocation of funds by the states. The final list of beneficiaries is made at the Gram Panchayat level as soon as the beneficiaries apply for the IAY scheme. The list is then sent to the DRDA, but it remains with the Panchayat Samiti. Homogenously, each village is selected for the IAY implementation; however, the selection ultimately is that of the beneficiaries and not of the villages.

Functionaries display the list of beneficiaries on the walls of the IAY houses in Orissa whereas it is displayed at the offices of the Panchayat Samiti and DRDA in Maharashtra. The guidelines and the list of the beneficiaries identified during the preceding and the current year is not displayed at the village level, as per a condition stipulated by IAY. The list is displayed at the village level in Maharashtra at most places but it was not displayed in Orissa. The transparency of IAY was found to be totally absent here. The display of allocation/availability of funds and number of houses constructed/repared at the block level was

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found to be negligible in both the states, as only a few functionaries manage to do this. But half of the functionaries display village-/block-wise allocation/availability and distribution of funds at the district level in Orissa whereas only a few display it in Maharashtra.

The functionaries face problems during the selection work in terms of the difficulty in locating the SC population. They often find that the Pallisabha/Gram Sabha is not organized properly due to the dominance of elite groups and political leaders. There are also certain constraints and difficulties in fulfilling the IAY targets. It becomes very tough | to select beneficiaries when the target is very low; so, it is found that the names of the potential beneficiaries are often changed after taking of underhand money from other applicants. Similarly, it is usually tough to select SC beneficiaries since SCs are not found in some of the *talukas*. Interference by political leaders is often a major constraint in the achievement of the target. They are overburdened with staff when several schemes are being implemented at the block level at the same time.

The involvement of the local administration and political leaders is a common feature in the selection of beneficiaries. Politics are played out at the village level from above to provide houses to relatives and friends, and often members of the Gram Panchayat replace the names of the previous applicants with the new ones to provide houses to their own people. Only a few functionaries in Orissa cancelled the selection orders or informed the BDO when they found the use of unwarranted practices by the local administration. When there are two parties at the Gram Panchayat level, the one who rules usually offers privileges to their own people. Offering of bribes is also a common practice followed by the beneficiaries. Often, members from a single family make different ration cards with individual names and apply for separate houses. By this, they manage to get separate house allotted in their own names and then rent them out to others.

4.2 Construction of Houses and Development of Habitat

The maximum numbers of IAY houses are constructed on the land owned by the beneficiaries, irrespective of isolation/cluster/village habitation. The potential beneficiaries who do not have their own house/plot or land are not selected. Thus, the issue of cluster development does not arise. The functionaries only go for in planning when 15–20 houses are to be built under

the IAY. Officials like the BDO, Panchayat Extension Officer, Assistant Project Director, Junior Engineer, and Welfare Extension Officer are involved in the initial planning of IAY habitation, in addition to the DRDA and Gram Panchayat officials. They take the SC/ST population into consideration and the sites where the houses are to be constructed. The maximum number of functionaries make efforts for water supply provisions whereas they play no role in the construction of sanitary toilets as per the IAY guidelines and only encourage the beneficiaries to construct toilets themselves.

The use of local materials generates wage employment among the beneficiaries only during the construction phase. Most of the beneficiaries in Orissa make bricks and *khapars* where the functionaries provide the *gochar* (grazing) land for making these local materials, but some forest officials deny providing bamboo and wood whose use is cost-effective. About one-third of the functionaries were found to have provided excise-free cement to the beneficiaries and others helped them in arranging materials from the local market or informing them about the existing shops located at the *taluka* level.

The functionaries also provide technical assistance to the beneficiaries in the form of the design of the house, the construction technique to be used, selection of the construction material and procurement of skilled labour, among other things. It takes one to two years for construction to be completed in Orissa because the beneficiaries find themselves to be helpless in arranging the construction materials. But the construction work is usually completed within three to six months in Maharashtra and is only delayed due to natural calamities and heavy rain.

Hardly any Sarpanch provided technical information or materials on a credit basis to the beneficiaries. None of the functionaries have gone for demonstration of smokeless *chullahs* in Orissa, whereas two-third of the functionaries in Maharashtra opted for it. Only a few functionaries deducted Rs. 100 from the total funds paid to the beneficiaries for non- construction of smokeless chullahs in their houses.

The functionaries totally ignored the involvement of contractual agencies in construction work. None of them pointed out cases wherein external agencies were involved in the construction work. Nor did they botherto recover the allocations made by the state for the IAY houses constructed by the external agencies as defined in IAY guidelines.

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As regards the training imparted to officers for the adoption of various disaster-resistant features in the new houses, to masons and carpenters skilled in low-cost technologies and the making of local materials under SGSY, only one Assistant Project Officer from DRDA in Maharashtra was found to have arranged training for the same. None of the functionaries organized any exhibitions, seminars or workshops on low-cost technologies for spreading awareness among the beneficiaries. Financial crunch was the main reason for the non-completion of targets, as the poor people among the beneficiaries were unable to arrange material, thereby causing delays in construction.

Only one-fourth of the functionaries paid an extra amount of Rs. 2500 to the beneficiaries whose houses were not constructed in the stipulated clusters. Most of them focused on cost-effective technologies used in construction work but none of them mentioned anything about the involvement of HUDCO and Rural Housing Centres (RBCs) in developing cost-effective technologies for IAY houses. Among the cost-effective technologies used in the programme were the construction of walls of nine inches breadth with mud and bricks, and plastering them with cement, and the use of cement, bricks and cement sheets in the construction. The difference in cost entailed in the use of bricks as against the use of *khapars* was Rs. 200 per thousand. This also helped in reducing the cost of transportation.

None of the functionaries went in for the plantation of trees in IAY clusters that would provide fuel and fodder to the beneficiaries in future. Cluster planning necessitated the provision of amenities like drinking water supply, internal roads and electricity in Orissa. However, environment-friendly technology has not been used in any of the villages in the state so far. There is also no evidence of consideration of community perception, and of the preferences and cultural attitudes of the beneficiaries in the construction of IAY units. Even the number of houses permitting smooth and free movement for the disabled, as has been envisioned in the IAY, was found to be negligible. Less than half of the functionaries exhibited a positive attitude about the incorporation of weather-resistant features in IAY houses, especially in areas that frequently face natural calamities like fires, floods, cyclones and earthquakes. etc. The use of cement sheets and Mangalore *khapar* for their disaster-resistant qualities was however, a common feature in Maharashtra. None of the functionaries reported the presence of residence-cum-shops, or small-scale industries-cum-residences or any other type of house that would support the pursuit of an occupation among the IAY beneficiaries.

4.3 Monitoring, Supervision and Money Disbursement

Officials from the DRDA were mostly involved in monitoring the construction and allocation of IAY houses while the Assistant Engineers undertook monitoring of quality. The supervisory check is mostly conducted by the BDOs at the block level. AFARM is the only NGO in Maharashtra that was involved in monitoring the construction work under the scheme.

The Gram Sabhas play a relatively less significant role in the disbursement of money and in construction; they instead monitor only the construction work. The main work of the secretary is to monitor the construction work of IAY houses and to release funds in instalments. Unlike in Maharashtra, Secretaries in Orissa play no role in the disbursement of funds. The Secretaries are also responsible for monitoring whether the beneficiaries are spending the funds disbursed to them prudently or not.

Normally, the state provides 25 per cent of its shares in IAY, but 10 per cent of the functionaries claimed that the state was not contributing its stipulated share. The state usually releases the funds within one month after receipt of the Central assistance and only 12.5 per cent of the functionaries in Maharashtra claimed that the state delays the timely release of funds. The second instalment is usually released in Maharashtra when 60 per cent of the construction of the house is completed whereas in Orissa, it is released only when the lintel level work is completed. The functionaries face financial difficulties when the state does not release its share on time.

Regarding the justification of funds for different categories, the functionaries feel that the allocation of 60 per cent of the funds for SCs/STs is justified, but they have different opinions for the other categories of beneficiaries. The functionaries from Maharashtra wanted to review the priorities under different categories like Notified Tribes, De-notified Tribes and Vimokt Jamati Nomadic Tribe, OBCs like cobblers, carpenters, barbers, and Mahantas, and the economically weaker beneficiaries in the open category. They reasoned that the same priority and allocations should be given to these categories as to the SCs/STs under the IAY.

The functionaries from Orissa and Maharashtra were found to have utilized 5 per cent of the funds allocated for emergent situations as mentioned under IAY norms. In Orissa, the exigency fund has been used for Flood Damage Rehabilitation (FDR) while the leftover fund is added to the new IAY fund every year.

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5. INDIRA AWAAS YOJANA: A BENEFICIARIES' PERSPECTIVE

As mentioned earlier, the total number of beneficiary sample households under the IAY was 620 in Orissa and 632 in Maharashtra. According to the category of prioritization in IAY, 7.73 per cent of the households constituted free bonded laborers, 29 per cent were SCs/STs affected by natural calamities, 0.71 per cent were SCs/STs who were victims of atrocities, 46 per cent belonged to the other SC/ST category, 1.82 percent were physically challenged (wherein 3 per cent of the fund is earmarked for the physically and mentally challenged in IAY), 0.48 per cent belonged to the families/widows of defence and paramilitary forces personnel, 0.16 per cent belonged to nomadic and semi-nomadic tribe, and 9.3 per cent constituted OBC and others affected by floods. Under the scheme, assistance of up to 60 per cent of the IAY allocation can be provided to rural SC/ST BPL households and 40 per cent to non-SC/ST households but the findings in this regard indicate that 76 per cent of the houses were allocated to SC/ST households (that is, 16 per cent more than the allocated quota) and up to 3 per cent allocations which were earmarked for the physically challenged were also not made for the intended beneficiaries.

Table 6: Percentage of Beneficiaries under Different Categories

Prioritization Category	Orissa	Maharashtra	Total
Free Bonded Labourers	0.0	14.72	7.37
SC/ST Victims of Atrocities	0.48	0.95	0.71
SC/STs Affected By Natural Calamities	57.78	1.11	29.40
Other SC/ST	15.24	76.58	45.96
Non-SC/ST	5.24	4.43	4.83
Physically Handicapped	2.70	0.95	1.82
Families and Widows of Defence Services and Paramilitary Forces Personnel	0.0	0.95	0.48
Nomadic/Semi-nomadic Tribal Family/PH	0	0.32	0.16
Others (OBCs Affected by Floods)	13.97	0.00	6.97
Others 2 (General Castes Affected by Floods)	4.60	0.00	2.30
Total	100.0	100.0	100.0

Source: Field Survey, 2006.

Only three households in Orissa had the benefit of shop-cum-residential housing that supports employment. No other type of housings like a 'only shop' or 'small-scale industry-cum-residential' unit was detected in any of the programme regions. The highest number of beneficiaries (42.58 per cent) was selected in Orissa during the year 2002, followed by 25.77 per cent in 2001, and 10.60 per cent in 2000. However, the maximum number of beneficiaries in Maharashtra were selected during the year 2005 (19.44 per cent), followed by 2004 (16.45 per cent), 2003 (11.21 per cent) and 2002 (1.66 per cent), respectively.

The main sources of information on the IAY for the beneficiaries were Panchayat Samiti and the Gram Sabha. Secretaries and government officials play a lesser role in the dissemination of information on the IAY. Even the role of friends, relatives and others was observed to be negligible. The Gram Panchayat was the main institution that identified beneficiaries at the village level, followed by the BDO, Sarpanch, the Panchayat Samiti, relatives and others. More than 60 per cent of the beneficiaries were selected through an open discussion among the village members at Gram Sabha on a priority basis and the remaining were selected by government officials. The Secretaries mostly do the monitoring, in addition to the government officials, Sarpanches and other functionaries involved in the inspection.

Three-fourths of the households received the application form for the IAY within five days of applying while others struggled for six to ten days to get the form. Slightly less than half of the beneficiaries spent beyond Rs 500 to procure the facility under the scheme while the rest have spent less than this amount. The maximum number of beneficiaries lost about ten man-days to procure the IAY facilities while others lost 10 to 30 days in the course of completing the application procedure.

A little less than half of the beneficiaries' households paid in four instalments, followed by one-fourth, who paid in three instalments while the remaining paid in one to seven installments or did not even paid completely. The average duration between payment of the first and the last instalments was astonishingly high at 9.54 months. One-third of the beneficiaries reported a gap of one to six months between the payment of the first and the last instalments, 45 per cent claimed that the gap was of six months to one year, 17 per cent claimed that there was a one-year gap, while others also reported a gap of two to five years.

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The average amount per instalments was around Rs 6000, with a slight decrease in the fourth and fifth instalments. The first two instalments in Maharashtra were worth nearly Rs. 7000. Almost all the beneficiaries received payments into their accounts through the bank except a few households who were paid the money by BDOs in their camps. One-fifth of the beneficiaries faced the problem of late payment or inadequate payment or both.

The beneficiaries find that the amount disbursed is insufficient to complete the construction of the IAY house, and some of the houses are still incomplete for this reason. If the cost of construction exceeds the approved amount, the beneficiaries have to finance it themselves. In this context, it has been observed that more than three-fourth of the beneficiaries self-financed their homes by utilizing family labour, while two-thirds participated in the provision of locally-made materials and an equal number added their own funds to self-finance their own plots or lands. More than half the beneficiaries had to borrow money, one-fourth took loans while the remaining arranged the funds by selling animals, mortgaging property or disposing of land. Normally, the beneficiaries spend Rs. 5000 to Rs. 20,000 extra on their houses. About 10 per cent of the beneficiaries from Maharashtra and 90 per cent from Orissa were found to have spent surplus money on their IAY houses.

Some unwarranted practices were detected in Maharashtra where extra amounts were disbursed to ten households by the functionaries. The details of this disbursement of extra amounts are as follows: Rs. 5000 was given to four beneficiaries each, Rs. 8000 to three beneficiaries each, Rs. 10,000 to two beneficiaries each, and Rs. 15,000 given to a single beneficiary in Maharashtra.

Normally, the IAY dwelling units are built on individual plots in the main habitation of the village. The beneficiaries are not provided land to construct houses nor are clusters formed within the region of habitation. As regards habitat development, the Gram Sabha usually works only to ensure the availability of drinking water but not for ensuring sanitary provisions and drainage development in their area. As far as electricity is concerned, it is the public responsibility. And as regards tree plantation, only 16 per cent of the Gram Sabhas went in for planting of trees. The IAY scheme also does not provide any type of employment opportunities to the beneficiaries, and as mentioned earlier, not even shops–cum–residences are constructed as part of the scheme. Only a few Sarpanches have taken up development work like the

repairing of ponds, roads, water supply provision, and construction of community halls, ashrams and schools in their areas.

About 13 per cent of the houses were not found in clusters. According to IAY norms, houses not built in clusters would get Rs. 2500, but only half of the beneficiaries got this compensation for the same. The main reason for building a house in a cluster/non cluster is that the houses are usually built on original plots/houses of the beneficiaries and are not provided by the government. About two-thirds of the houses of the beneficiaries are newly constructed and little less than one-third are built by demolishing the older ones, and only 4 per cent are renovated/upgraded whereas the Government provides up to 20 per cent allocation of fund for the upgradation of houses. The Gram Sabha, DRDA and the *tehsildar* jointly provided land to barely one-fourth of the beneficiaries of IAY.

More than half the number of households do not fulfil the minimum size requirement of the plinth area of the house of 20 square meters (222 square feet) as defined under the IAY, whereas others show the area of their house within the 200–400 square feet range or higher. The variations were high among households in Maharashtra with some houses having an area of 80 square feet, while others had sizes often higher than 400 square feet.

The beneficiaries and their families participated in all kinds of arrangement such as construction materials, commissioning of skilled masons and labourers, among other things. The participation of beneficiaries in arranging the construction materials and labour was higher in Orissa as compared to Maharashtra. The participation of other agencies in construction work was minimal. About 23 per cent of the beneficiaries showed the involvement of contractors in the construction work in Maharashtra whereas the corresponding figure was only 3 per cent in Orissa, though this is strictly prohibited under IAY rules.

The houses were mostly designed by the beneficiaries themselves but a few of the houses were also designed by the government, construction committees or others. A marginal number of the beneficiaries (14.5 per cent) complained that the design had been imposed on them. While in Maharashtra, one-fourth (25 per cent) of the beneficiaries made such complaints, the corresponding figure for Orissa was much less at 5 per cent. While in Orissa, the contractors had allegedly imposed the design, but none mentioned this in Maharashtra.

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A maximum number of the beneficiaries said that their houses had been built according to their desires and preferences. The houses satisfying the occupational requirement for generating wage-earning, small/cottage-scale work were almost negligible. While in Orissa, 100 per cent of the beneficiaries confirmed that free and smooth movement was possible in their houses, in Orissa, whereas none of the beneficiaries confirmed this in Maharashtra. Almost all the beneficiaries were of the view that their houses had been built to suit the climate, and had adequate open spaces and ventilation.

More than 57 per cent of the houses had been completed within a duration of six months; about 19 per cent in one year, 12 per cent in a span of one to three years, while 12 per cent were yet to be completed. Two-third of the houses in Maharashtra were completed within two months and the rest were completed in four months and above, but the picture in Orissa was different, with the beneficiaries taking six months to more than three years to complete their houses and still 24 per cent of the houses were not complete.

Bricks and cement form the main materials used for construction. Only 18.6 per cent of the beneficiaries from Orissa and 3.7 per cent from Maharashtra used bricks manufactured by themselves. Almost half the beneficiaries have used iron, woodlog and mud while constructing their houses. Sand, chips, stones, bamboo and *khapar* were the other materials commonly used by the beneficiaries in Orissa, but lime and lime *surkhi* was ostensibly used by the beneficiaries in Maharashtra. A little less than half the beneficiaries find these materials to be cheap and one-fourth of them confirmed the durability of materials like bricks, lime, and lime *surkhi* in construction work. The use of local materials has generated employment for only 16 per cent of the households. The cost of inputs has also been reduced by the use of local materials for 23 per cent of the beneficiaries.

The percentage of all inputs hired from private dealers was quite high with respect to self-arranged materials or those arranged by the government. Cement was the only material that one-fourth of the beneficiaries procured from the government at a subsidized rate. Bricks were arranged by private dealers mostly from outside villages and a few of the beneficiaries got them through the government. All the beneficiaries except a few purchased bricks from the local market in Orissa while in Maharashtra, the situation was just the opposite. Very few of the beneficiaries provided family labour in construction work and

they mainly hired labourers and masons from the private sector. The latter were easily available in Orissa but not so in Maharashtra, where the beneficiaries in Maharashtra had to hire them from the non-local market. To conclude, the materials and labourers were more easily available in Orissa than in Maharashtra.

With regards to the type of expenditure incurred on house construction, about 35 per cent of the total expenditure was incurred on bricks, 22 per cent was spent on the wages of masons and labourers including family labourers, while the rest was incurred on materials like sand, cement, mud, stones, iron and others. The average expenditure per household in Orissa was Rs. 29,551 and that in Maharashtra was Rs. 34,031 for the year 2006. The amount sanctioned to beneficiaries was less than the total expenditure incurred per household.

At the time of the survey, a large majority (82 per cent) of the houses were complete and in use by the beneficiaries, 1.39 per cent were completed and not in use, and 16.48 per cent were still incomplete. The main reasons for incomplete construction are: the amount sanctioned to the beneficiaries in IAY is insufficient to complete construction; instalments were not yet paid at the appropriate time; the beneficiaries could not arrange materials and masons properly; the government offered no help in the provision of construction materials; and the contractor cheated the beneficiaries. There are also other social causes that hamper the construction work like the emergence of a contingency wherein money had to be spent on the medical treatment of relatives or on the death of family members. Often, the size of the IAY house exceeded standard norms. Three-fourths of the beneficiaries were fully satisfied with the construction of the house, and the satisfaction level was higher in Maharashtra than in Orissa. The availability of inadequate space in the house for the family; poor quality of the material used for construction work; poor design of the house; and its unsatisfactory location were the main factors responsible for non-satisfaction among the beneficiaries.

Nearly half the households faced frequent floods in Orissa while more than one-fourth of the households faced frequent fires in Maharashtra. Only the beneficiaries from Orissa mentioned the incorporation of disaster-resistant material like cement, bricks, iron and chips in the construction work. However, intriguingly, none of the functionaries in Maharashtra used disaster-resistant materials in their houses. The perception of durability of their IAY houses

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among the beneficiaries was about 5 to 20 years. The average number of rooms for an IAY house was found to be 2.04 in Maharashtra and 1.75 in Orissa. More than three-fourths of the households have *pucca* rooms, 21 per cent have semi-*pucca* rooms, 2.69 had *katcha* rooms, while the remaining 0.67 per cent had an incomplete infrastructure in Maharashtra, whereas the prevalent situation was vastly different in Orissa where less than one-third of the households have *pucca* rooms, 41.58 per cent have semi-*pucca* rooms, 0.63 had *katcha* rooms and a huge number (27 per cent) have incomplete infrastructure. About 37.4 per cent of the beneficiaries had toilets in Maharashtra in comparison to 21 per cent in Orissa. Hardly 18.7 per cent have bathrooms, 27.8 per cent have kitchens, 29 per cent have floorings, and 16 per cent have *pucca* terraces. ‘

Table 7: Infrastructure of Beneficiaries ‘Indira Awaas Yojana’ House (in Percent)

Infrastructure	Available in Percentage of Households	<i>Pucca</i>	Semi- <i>pucca</i>	<i>Katcha</i>	Incomplete
Orissa					
Rooms	100	30.79	41.58	0.63	26.98
Sanitary Latrines	21.1	6.87	48.85	6.1	38.16
Bathrooms	1.3	33.33	46.66	0.0	20
Kitchen	44.4	16.17	82.97	0.42	0.42
Flooring	97.8	28.36	3.07	50.08	18.47
Terrace	26.2	90.64	2.92	2.33	4.09
Maharashtra					
Rooms	100	75.37	21.24	2.69	0.67
Sanitary Latrines	37.4	56.37	25.5	6.71	11.4
Bathrooms	36.3	55.35	32.14	9.82	2.67
Kitchen	10.9	71.4	14.2	7.14	7.14
Flooring	14.2	71.4	28.57	0	0
Terrace	4.1	50	50	0	0

Source: Field Survey, 2006.

Tap water remains the main source of drinking water for a maximum number of households in Maharashtra whereas tubewells are the principal sources of water in Orissa. A few of the beneficiaries depend only on sources like open

and closed wells, ponds, handpumps and others. Less than one-fourth of the IAY households have drinking water sources within their premises, three-fourths have to traverse a distance of half a kilometer to source water, and 5.20 per cent go beyond half a kilometer to fetch water. Thus, drinking water, though one of the components of IAY, is still not available in more than three-fourths of IAY houses.

Table 8: Percentage of Beneficiaries' Households by Distance of Drinking Water (in Percent)

Distance of Drinking Water Availability	Orissa	Maharashtra
Within the House	5.20	42.20
0 to 0.5 km.	91.30	50.80
0.5 to 1 km.	1.90	6.50
More than a km.	0.20	0.50
Others	1.40	-
Total	100.0	100.0

Source: Field Survey, 2006.

An overwhelmingly large majority of IAY beneficiaries do not have toilets in their households in Orissa. The opposite is true for Maharashtra. More than 80 per cent of the beneficiaries go to open fields for defecation in Orissa as compared to 40 per cent in Maharashtra.

Table 9: Percentage of Beneficiaries' Households by Type of Sanitary Latrines (in Percent)

Type of Toilet	Orissa	Maharashtra
Septic Tank	0.30	27.60
Service Toilet	15.10	2.60
Open Fields	84.40	39.60
Open Pits	0.20	29.90
Others	0.00	0.20
Total	100.0	100.0

Source: Field Survey, 2006.

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Although the IAY lays a strong emphasis on the provision of smokeless *chullahs*, only 15 per cent of the beneficiaries of the scheme have it. Most of the beneficiaries are, in fact, totally ignorant about smokeless *chullahs*. Yet, nobody from the government department/Gram Panchayat comes for demonstration of smokeless *chullahs* before the potential beneficiaries.

Table 10: Percentage of Beneficiaries' Households by Public Facilities (in Percent)

Public Facilities	Orissa			Maharashtra		
	Within the Locality	Out-side the Locality	Distance (km.)	Within the Locality	Out-side the Locality	Distance (km.)
Primary Education	95.7	4.3	2.37	89.4	10.6	1.88
Primary Health Centre	5.4	94.6	9.09	40.8	59.2	4.03
PDS Shop	62.04	37.95	2.67	68.0	32.0	1.97
Anganwadi/ Balwadi services	87.6	12.4	5.32	85.0	15.0	0.86
Police Booth	8.3	91.7	6.08	14.8	85.2	10.19
Bus Service	63.89	36.10	4.59	82.97	17.02	1.91

Source: Field Survey, 2006.

The location of IAY houses shows that over 95 per cent of the households in Orissa and 90 per cent in Maharashtra have primary education facilities within their locality, whereas over 85 per cent of the IAY households in both the states have *anganwadi* centres within their locality. Over 62 per cent of the IAY households also have access to PDS facilities within their localities in both the states. Access to bus services for IAY households is much better in Maharashtra as compared to that in Orissa. The number of Primary Health Centres (PHCs) in Orissa was very low (5.4 per cent) in the IAY locations. The PHCs were located at an average distance of over 9.09 km. Even the distribution of police booths in the IAY locations was low (8.3 per cent) and each booth was found to be located at a distance of more than 6 kms in Orissa. Comparatively in Maharashtra, nearly 41 per cent of the households have PHCs within their locality and 15 per cent have police booths within habitation of IAY houses.

The IAY scheme has generated employment for the beneficiaries during the construction phase only while nothing have been planned to improve the standard of living of the people by providing employment to beneficiaries for a longer term.

6. INDIRA AWAAS YOJANA: A NON-BENEFICIARIES' PERSPECTIVE

As mentioned earlier, 524 sample households that were eligible for IAY but had not yet benefited from the scheme, were selected for this study. Thus, this analysis is based on a study of 270 such households in Orissa and 254 households in Maharashtra. Around 83 per cent of the total potential beneficiaries were landless. As far as the conditions of the non-beneficiaries are concerned, almost all of them were living in their own houses, but some were sharing their houses with parents/siblings/friends/others. As many as 86 per cent of the non-beneficiary households in Orissa are living in *katcha* houses. The situation in Maharashtra is relatively better than in Orissa. However the percentage of dilapidated houses in Maharashtra is almost double than that of Orissa. More than 91.4 per cent of the non-beneficiaries express their need for a new house under IAY, while the balance 8.16 per cent want to upgrade their existing houses. All the houses were found to be in non-livable or depleted conditions or had insufficient space for the entire family to live in.

Table 11: Infrastructure of Non-beneficiaries' Houses (in Percent)

Amenities	Availability	<i>Pucca</i>	<i>Semi-pucca</i>	<i>Katcha</i>	Dilapidated
Orissa					
Sanitary Latrines	0.0	0.0	0.0	0.0	0.0
Bathrooms	3.11	0.0	33.3	66.66	0.0
Kitchen	53.70	1.37	2.06	93.79	2.75
Maharashtra					
Sanitary Latrines	3.14	0.0	75.0	25.0	0.0
Bathrooms	6.2	0.0	37.5	56.25	6.25
Kitchen	0.0	0.0	0.0	0.0	0.0

Source: Field Survey, 2006.

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As regards the facilities available within the house, none of the non-beneficiaries households in Orissa has any toilet. Even in Maharashtra, the facility of a toilet within the house is available only to 3.1 per cent of the households. Similarly, 3.1 per cent of the households in Orissa reported having bathrooms in their houses, while the corresponding percentage is just double in Maharashtra. More than half the non-beneficiaries in Orissa had kitchens, but none of them had it in Maharashtra.

Table 12: Percentage of Non-beneficiaries' Households by Distance of Drinking Water and Type of Toilet (in Percent)

<i>Distance of Drinking Water</i>		
	Orissa	Maharashtra
Within the House	2.6	37.4
0 to 0.5	96.3	50.8
0.5 to 1 km	0.4	11.8
Others	0.8	-
Total	100.0	100.0
<i>Type of Toilets</i>		
	Orissa	Maharashtra
Septic Tank	-	5.9
Service Toilet	0.7	4.3
Absent	99.3	86.2
Others	-	3.6
Total	100.0	100.0

Source: Field Survey, 2006.

In terms of availability of drinking water, less than 3 per cent of the non-beneficiary households in Orissa have such a facility within their premises. The situation in Maharashtra is far better in this regard. However, for a majority of the households in both the states, the average distance of source of drinking water is almost 0.5 km (see Table 12). Orissa shows the complete absence of toilets, whereas only a few households have toilets in Maharashtra. The electricity scenario is also very bad in the residential areas of non-beneficiaries. Further, there was a total lack of garbage management and drainage system in most localities. The public facilities that the non-beneficiaries have access to were found to be the same as that of the beneficiaries because both the categories live in the same vicinity.

As regards awareness about the scheme under which the houses are being built by the government, 24 per cent of the non-beneficiaries were completely unaware about such a scheme for the poor in Maharashtra. Although most of the non-beneficiaries belong to the SC/ST category and are eligible for the scheme as per the guidelines, very few perceive themselves as the potential beneficiaries because of the prioritization category of the physically handicapped, families and widows of defence and paramilitary forces personnel, ex-servicemen, displaced persons, semi-nomadic tribes, and others.

Two-thirds of the non-beneficiaries have been accordingly identified by the government, the Sarpanch or Secretary under the of IAY scheme. The main reasons behind their non-selection in the IAY were their inability or refusal to give bribes; the absence of their names in the BPL list (which is a mistake on the part of the BPL assesses); an unfair selection procedure; the fact that the Pallisabha/Gram Sabha help only influential people; political factor, non-availability of *patta* land in the village; their inability to fill up the form or lack of its availability or refusal of the Sarpanch to accept the filled up form; problems in the IAY documents; failure on the part of the authorities to send a proper proposal; problems in the selection of other family members; and a hostile or uncooperative local administration as it belongs to the opposite party. Some of the non-beneficiaries think that they were not selected because they do not have their own lands/houses where new houses can be constructed and also because of the low target of the IAY. Since the time of conduction of the survey, two-thirds of the non-beneficiaries in both the states have applied for houses under the IAY, while the rest who have not applied included those who had no information about the scheme. Some feel that they apply only after obtaining approval from the Sarpanch.

7. CONCLUSION

The problem of houselessness continues to persist in India and about half of the houses are either in a barely livable or in dilapidated conditions. In order to overcome this problem, the Government of India introduced Indira Awaas Yojana (IAY), a housing schemes for rural areas, launched in 1996, which focused on providing housing for the poor and the marginalized. However, till the date of the survey, less than half of the targets under the scheme were achieved. Some shortcomings were detected in the implementation of the IAY. The guidelines and the list of beneficiaries under the scheme were not

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displayed at the village level and absolutely no transparency was found in the operation of the scheme. Unwarranted practices by the local administration and political leaders were seen to obstruct the work of the functionaries in finalizing the list of beneficiaries. Only a few of the functionaries were found to be helping the beneficiaries in arranging materials and labour, and in providing technical assistance to them. None of the functionaries arranged for the provision of disaster-resistant materials and features or even organized workshops for promoting the use of low-cost technologies.

More than two-thirds of the total houses were provided to SC/ST rural households while the rest were allotted to other categories. Generally, the dwellings under the IAY were built on individual plots rather than in clusters. It took more than six months to complete the construction of the houses. The average numbers of rooms per house were found to be two while only a small number of IAY houses had sanitary latrines and bathrooms. Most of the beneficiaries, however, approved that houses allotted to them under the scheme were built in accordance with their desires and preferences.

Mixed responses were obtained from the beneficiaries to the scheme. Some felt that the quality of their lives had improved due to the provision of IAY housing, and that the housing scheme promoted the appreciable and healthy environment. The IAY scheme has eliminated fear of natural calamities and heavy rain that they previously faced. They are also happy that no maintenance would be required in the houses for a period of 4–5 years; they don't have any fear of displacement for themselves, their animals are safe and their homes and belongings are also secure against thieves. Further, they now have increased access to health and medical facilities and children's education.

Apart from the above-mentioned benefits and improvements in lifestyle offered by the scheme, the latter also suffers from some drawbacks. Some beneficiaries felt that their houses were constructed carelessly and had a number of shortcomings in terms of lack of basic facilities like proper electricity, access to roads, drainage facilities, street lights, trees, and drinking water, and that the quality of materials used in the construction work was poor. The beneficiaries also faced difficulties in arranging for the requisite construction materials and skilled labourers and in sourcing disaster-resistant technologies and materials for the construction of their houses. Further, they found the

available amount to be insufficient for undertaking and completing the proper construction of their houses. In the IAY, greater emphasis is ostensibly laid on generating employment for the beneficiaries in the long run, but this element was found to be totally absent in the implementation of the scheme. The scheme instead generated employment for the beneficiaries only during the construction work of their houses. Significantly, nothing has been planned under the scheme to improve the standard of living of the beneficiaries or to ensure long-term employment for them.

The gap between demand and supply in the case of IAY has not only remained but has, in fact, widened. Most of the non-beneficiaries belonging to the category of SCs/STs and Others are eligible for the scheme as per the IAY guidelines. The existing conditions under the scheme such as poor housing infrastructure, and the absence of sanitation, drinking water and electricity are grim and need urgent attention. Many of the potential beneficiaries have already applied but due to various reasons, they have been unable to get the benefit whereas some are still unaware of the scheme. The low targets of the IAY, and the prevalence of unwarranted practices and other influencing factors constitute some of the reasons for their non-selection.

The National Urban Housing and Habitat Policy of 2007, which is currently in operation, deals with housing for urban areas only. India clearly needs a Rural Housing and Habitat Policy to ensure that the specific character, priorities and potential of life in rural India are adequately and realistically addressed. Adequate housing is not just the mere provision of four walls and a roof but implies, *inter alia*, access to basic services such as water, sanitation, clean fuel, electricity, healthcare, education and livelihood, all of which are essential for ensuring dignified living, personal growth and social well-being in a productive society. The availability of these services as part of habitat development needs to be ensured through the convergence of schemes and the joint efforts of all the stakeholders.

SUGGESTIONS FOR IMPROVEMENT

A number of suggestions emerge from this study for improving access to and quality of the IAY. These suggestions are presented separately for the two sample states in the form of Annexure 1 and Annexure 2, respectively. The major suggestions listed under the different sub-headings are delineated below.

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A. Selection Criteria

1. Homestead land should be provided to the potential beneficiaries who do not have their own piece of land/house, as suggested in the National Rural Housing and Habitat Policy.
2. Ration cards should be in the names of the heads of the households only rather than in the names of every individual of the household, so that only one member from each household can avail of the benefit.
3. The local level administration should select the beneficiaries from the other wards (as sometimes the Sarpanch is seen to select people only from his own ward).
4. The selection of beneficiaries should be done at the local level, and efforts should be made to ensure that the selection is fair and transparent.
5. The Gram Panchayat should shortlist the application forms only after assessing the status of the house of the potential beneficiaries.
6. Gram Sabha/Pallisabha should be strong and competent to ensure better selection and strict adherence to the IAY guidelines.
7. The final decision on the selection should rest with the Gram Sabha/Pallisabha.
8. The Gram Sabha/Pallisabha should be organized properly for undertaking the selection process.
9. Dissemination on information about the IAY scheme should be made on TV and radio, so that a large number of people can attend the Gram Sabha/Pallisabha wherein the selection of beneficiaries has to be done.
10. The selection of BPL families should also be fair, as the selection of the IAY beneficiaries is based only on the BPL list.
11. People whose names do not exist in the BPL list for some reason but who actually fall in the BPL category should also be selected as beneficiaries of IAY housing.
12. The number of beneficiaries from the non-SC/ST categories should also be increased (presently, only 40 per cent of the allocation is earmarked for people in this category).

13. The number of beneficiaries from the non-Hindu category (including Muslims, Christians and Buddhist) should also be increased.
14. The widows of personnel from the defence or paramilitary forces who do not fall in the BPL category should also be selected for the scheme.
15. Members of the nomadic tribes, ex-servicemen and the landless should also be able to avail of the benefit under the IAY.
16. Politicians should not be involved in the selection of beneficiaries.
17. The proposals of the potential beneficiaries should be assessed and accepted speedily in order to reduce corruption.
18. The targets of the IAY should be increased, which will certainly reduce the difficulties in selection.

B. Construction

1. The Gram Panchayat should provide land for IAY development.
2. The size of each housing unit should be increased under the IAY.
3. The functionaries should ensure that the standard size should be maintained for each unit and the house should be completely constructed before being handed over to the allottee.
4. The functionaries should recover the allocations made by the state for the IAY houses that have been constructed by the contractors.
5. Materials should be provided officially to the beneficiaries at reasonable prices at the local level.
6. There is a need to develop low-cost modern technologies for constructing IAY houses.
7. The roof of the house should be made of iron *sariya* and 'beams'. The area that is most likely to be affected by storms/natural calamities should either have a permanent roof or cement sheets instead of Mangalore *khapar*.
8. The cement ring should be used during construction at the lintel level for incorporating resistance against earthquakes.
9. The construction of more than two rooms should not be allowed, in order to prevent escalation of the expenditure beyond the allocated amount.

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10. The houses should be provided in clusters. There is thus a need to create a model plan for IAY houses.
11. The houses should be built at a height of above two feet from the ground level to prevent drainage problems.
12. Functionaries must be trained in the use and incorporation of various disaster-resistant features and technologies in the construction of the houses. Even local carpenters and masons should be trained to ensure skill upgradation.

C. Sanitation and Smokeless Chullahs

1. Better guidelines are required for providing sanitary latrines and smokeless chullahs in the IAY houses.
2. The provision of sanitary latrines in each house should be compulsory. There is a need to disseminate this information among the beneficiaries.
3. Smokeless *chullahs* should be provided to all the beneficiaries of the housing scheme. The functionaries should also demonstrate the use and functioning of smokeless *chullahs* among the beneficiaries.
4. A sum of Rs. 2500 should be provided to the beneficiaries for the construction of sanitary latrines in their houses instead of the sum of Rs. 600 being currently provided.
5. Awareness must be generated among Gram Panchayats that good sanitation leads to better hygiene, prompting them to strictly enforce the construction of sanitary toilets in each IAY house.
6. Money should be deducted from the beneficiaries' IAY account for the non-construction of toilets and non-use of smokeless *chullahs* as a punishment and a lesson for the others.
7. Beneficiaries should be persuaded to build toilets inside their homes and be made aware of the fact that this leads to better hygiene, assures safety and security, especially for females in the case of defecation at odd hours, and saves the beneficiaries' productive time.
8. Beneficiaries should also be assured that the use of smokeless *chullahs* is essential for good health as it permits cooking without the emission of smoke and gases.

D. Release of Funds

1. The state should accept the beneficiaries' proposals speedily to ensure rapid implementation of the project and to reduce the possibility of corruption during execution.
2. The Centre, states and the DRDA should release the requisite funds on time.
3. The Panchayat Samiti should also release the money for construction to the beneficiaries on time.
4. The distribution of grants to the beneficiaries should be done at the Panchayat level.
5. There is a need to increase the number of staff members in the government departments dealing with the IAY in order to prevent difficulties in the application procedure, and during the release of the instalments.

E. Monitoring and Supervision

1. The BDO should himself monitor, check and supervise the construction work.
2. The BDO should try to maintain a consistent quality in the construction work.
3. The BDO should solve all problems/disputes amicably.
4. The BDO should send the proposal speedily to the DRDA/state and should be involved in all stages of the IAY.
5. The Sarpanch should also be included in the monitoring and supervision work.
6. The monitoring of the construction work would be easier if the symbol of IAY is present on the walls of the newly constructed IAY houses.
7. Functionaries should follow all the guidelines strictly for ensuring smooth monitoring.
8. There is need for recruiting extra staff members for monitoring the construction of IAY houses.

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F. Coordination

1. The BDO should have an influence on the Gram Panchayat and Gram Secretary.
2. The functionaries should cooperate with the beneficiaries as well as with the local administrative units.
3. Panchayat members should also cooperate with the government functionaries.
4. The Beneficiaries should also offer all support to the functionaries in the implementation of the project.
5. The BDO should be fully involved in all the affairs of the IAY.
6. There should be cooperation between the block and the *tehsil* office.

G. Target/Grant

1. The target of beneficiaries per village should be increased.
2. The state should also increase the grant of IAY houses.
3. The scope of the IAY scheme should be widened so that it can also provide benefits to people in the open category.
4. Increases in target/aid would automatically reduce political interference.
5. The Government should increase the grant under the IAY to Rs. 40,000 for new construction and Rs. 20,000 for the upgradation of an existing house.
6. The government should give the sanctioned amount in advance at one instance.
7. Instalments should be given at the appropriate time.
8. Certain amounts should be given to beneficiaries after a few years of construction for undertaking regular maintenance of the house.
9. Houses should also be allotted to widows of personnel in other categories apart from the widows of defence and paramilitary personnel, who are currently entitled to receive housing units under the scheme.
10. Cheques/drafts should be given in the name of the beneficiaries.

11. Efforts and arrangements should be made to ensure that members of the Gram Sabha do not find the opportunity of taking bribes under any circumstances.
12. If the grant per houses increases, it would reduce the chance of the beneficiaries plunging into the debt trap.
13. The beneficiaries who do not have houses in clusters should get Rs. 2500 as compensation according to the IAY guidelines.

H. Employment Generation

1. The construction of 'shops-cum-residential housing', 'only shops' and 'small-scale industry-cum-residential' type of houses should also be promoted to support the employment of the beneficiaries.
2. The IAY houses should support wage earning and confirm occupational requirement in both the states.
3. The IAY scheme needs to generate employment for the beneficiaries in the long run.
4. The Gram Panchayats should generate employment for the beneficiaries in the IAY location within the clusters/habitats.
5. The functionaries should justify the wage rates per day for labourers and ensure that equal wages are paid to both men and women.

I. Other Recommendations

1. The Gram Sabha should be allocated land for constructing public toilets.
2. Some provisions should be made to allow the beneficiaries to keep livestock in their houses.
3. The BDO should also send a proposal for constructing roads and toilets in the IAY localities.
4. Garbage management and drainage system should be made a compulsory part of the IAY.
5. Gram Panchayats should be convinced to take up for plantation of trees, proper drainage facilities and other developmental work in the village to ensure a better living environment for the IAY beneficiaries.

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6. Information on the scheme should be disseminated properly among all targeted and potential beneficiaries of the scheme to ensure transparency in the project.
7. Functionaries should be actively involved in all the stages of implementation of the IAY.
8. The Sarpanch and secretary should also be involved in all the phases of the scheme.
9. Any of the functionaries and beneficiaries found to have been involved in unwarranted practices should be punished.
10. The Panchayat Samiti should be informed about all Central Government schemes.
11. The Panchayat Samiti should provide land to the landless people.
12. Panchayat Samiti should also undertake the repair of roads.
13. There should be a compulsory provision of electricity and water supply along with the housing facility.
14. There is a need to involve NGOs in the development work.
15. Strict provisions should be made to prevent the beneficiaries from selling their houses.
16. The government officials should act according to IAY guidelines and should be competent enough to handle political interference.
17. Any person trying to use political interference for seeking benefits under the scheme should be excluded from it.
18. All the people concerned should be made aware of the IAY objectives.
19. The functionaries should organize exhibitions/seminars and workshops to promote the use of low-cost technologies and materials among the beneficiaries.
20. There is a need to set up a separate department and appoint officials who should only be involved in the IAY programme.

21. Recruitment of extra staff is required for handling accounts and undertaking financial check ups of the IAY at the block and panchayat levels.
22. The IAY scheme should be related to livelihoods and efforts must be made to provide homes to all the landless.
23. Medical facilities too should be provided to the beneficiaries.
24. Drinking water and latrine facilities should also be provided simultaneously to the beneficiaries.
25. The IAY scheme should provide *patta* land to the beneficiaries.
26. More emphasis should be laid on cluster development under the scheme.
27. The Gram Sabhas should also focus on habitat development work like repairing of ponds, building of gutters, construction of roads, provision of water supply, construction of common halls for religious purposes, and of cultural halls, schools and ashrams in the IAY localities.
28. There is a need to disseminate all information about the beneficiaries' house at the block level and also about other factors like the criteria used for selection, information about the sourcing of funds, lists and guidelines of the IAY, the actual number of houses constructed/ repaired/under construction and those currently undergoing repair, and the actual allocation and distribution of IAY funds block-/village-wise.

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Annexure 1

Recommendations for Orissa

1. The selection procedure in the Pallisabha should be developed by village members in Orissa rather than through the selection currently being undertaken by government officials.
2. The inordinately large gaps between the releases of instalments in the state need to be reduced.
3. The houses should be constructed in a specified time.
4. Unwarranted practices prevailing in the state in the identification and release of funds should be abandoned.
5. The basic facilities of drinking water and electricity should be provided to each household under the scheme in the state.
6. A wider and more effective campaign needs to be undertaken to promote the construction of toilets in each housing unit under the scheme in the state.
7. There should be greater emphasis on and demonstration of the use of smokeless *chullahs* in each house.
8. Secretaries in the state should also monitor and supervise the construction work and should be involved in the disbursement of funds.
9. The IAY functionaries should display the details of the beneficiaries at the block level.
10. The forest officials of the state should provide the requisite bamboo and wood to the beneficiaries as they are cost-effective materials for use in construction.
11. The functionaries appointed for implementation of the project in the state should also assist in designing the house for the beneficiaries. Further, they should also help in procuring and providing good quality construction material to the beneficiaries to ensure that the construction work is not delayed.
12. The functionaries should also demonstrate the use of smokeless *chullahs*. Strict provisions should be made to deduct money to be disbursed to the beneficiaries if they do not install smokeless *chullahs* in their houses. are not made.
13. Political interference in the project should be completely stopped at all levels.

Annexure 2

Recommendations for Maharashtra

1. The involvement of contractors for building houses in Maharashtra should be banned as this is against IAY norms.
2. There is a need to provide all the necessary inputs to the beneficiaries in the state as they face problems in terms of hiring of materials from the non-local markets.
3. The beneficiaries in the state should be paid full instalments.
4. The functionaries should ensure that all the beneficiaries are provided good quality materials for construction.
5. The beneficiaries should also be educated in the use of disaster-resistant technologies and materials and their incorporation in the construction of the IAY houses.
6. In the state, Notified Tribes should be given the same preferences. Even OBCs like barbers, cobblers, carpenters and Mahantas should be given preferences in the allotment of houses under the scheme. Priority should also be given to the economically backward people within the open category.
7. Beneficiaries should be trained to make bricks and *khapars* themselves.
8. The State Government of Maharashtra should release funds on time for the implementation of the project soon after the release of Central assistance to the state.
9. The functionaries should arrange for the procurement of excise-free cement to the beneficiaries for undertaking the construction work.
10. The guidelines and list of beneficiaries of the IAY for the preceding and current years should be prominently displayed at all the relevant locations of the project.
11. The functionaries should be answerable for 5 per cent of the funds allocated for exigencies.
12. The functionaries should also be questioned as to how they supplemented surplus amounts ranging from Rs. 5000 to Rs. 15000 to some of the beneficiaries.
13. The target under the scheme should be increased in accordance with the geography, rainfall and backwardness of the *talukas* and not in terms of the population of the state in the course of allocation of funds and selection of beneficiaries under the scheme.

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