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## REVIEW ARTICLE

### ANALYSIS REPORT ON INDIRA AWAAS YOJANA: A CASE STUDY OF MIZORAM

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# Analysis Report on Indira Awaas Yojana: A Case Study of Mizoram

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## INTRODUCTION

Mizoram lies in the north east end of India, much of its southern part sandwiched between Bangladesh and Myanmar. It is situated between 21.56 to 24.31 degrees north latitude and 92.16 to 93.26 degrees east longitude, extending over a land area of 21,087 square kilometers. The Tropic of Cancer passes by the capital city, Aizawl. The length of the state from north to south is 277 km. At the broadest from east to west, it is 121 km.

Its major length in the west borders the Chittagong Hill Tracts of Bangladesh, spanning 318 km. In the east and the south, its border with the Chin Hills and Northern Arakans of Myanmar extends to about 404 km. On the Indian side, Mizoram is bounded by the states of Assam, Manipur and Tripura. The length of its borders with these states extends over 123 km, 95 km, and 66 km, respectively.

Except for those written after the advent of the British in the late 18<sup>th</sup> century, there is no recorded history of the Mizos. Some of the tribes living outside of Mizoram prefer to call themselves 'Zomis or simply Zos'; 'mi' affixed to these terms means 'people or person/s'. The British variously referred to them as Lushais, Kukis (old or new Kukis, depending on the period of their contacts with the tribes) and Chins in Myanmar. All modern historians belonging to the various tribes, however, agree that all the tribal groups inhabiting the immediate

neighborhood of the present state of Mizoram - in such areas as in Myanmar, Bangladesh, Tripura, Assam and Manipur - once belonged to the same proto-tribe. They often refer to themselves collectively as 'Zo Hnahthlak'. people of Zo ancestry, origin or progeny.

While some of the tribes living outside Mizoram such as the Hmars, the Paites, the Thadous or Kukis, etc. still prefer to assert their sub-group identities for practical political or other reasons, the trend toward integration in a larger identity is gradually gaining strength. This growing awareness of belonging to a larger identity has the potential to upset in future the balance of the existing political demarcations in the sub-region.

By the early thirties, Christianity, which entered Mizoram for the first time on January 11, 1894 via the Welsh Missionaries, had become the religion of the overwhelming majority of the Mizos. The Church had set up schools and rudimentary health services. Literacy was spreading fast. A few young Mizos had even gone to universities. At the same time, common people had begun to give up their old ways. Western ways of dressing and thinking had begun to spread, especially among the young men. Social life centered on the ways of Zawlbuk had gradually disappeared and had been replaced by that revolved around the Church. Through the organizing activities of the Church they began to understand the advantages of forming groups for focused goals.

The survival of the human largely depends on fulfillment of basic needs. So far as the basic necessities of a person are concerned, he needs food, clothes and shelter to live in. Housing is one of the basic requirements for human survival. For a normal citizen, owning a house provides significant economic security and status in society. For a shelter less person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. In India, a substantial proportion of the households either do not own houses or have inadequate housing. As the population of country is increasing rapidly, the number of houseless families is increasing at an alarming rate.

India is the second largest country in the world as far as the population is concerned. For such a huge country, to study the availability of housing condition of the people is always a daunting task. As per the census of 1991, the rural housing shortage was 13.72 million, consisting of 3.4 million households without houses and 10.31 million living in unserviceable katcha houses. It was estimated that another 10.75 million houses were needed to cover the population growth during 1991-2000. Thus, a total of 24.47 million houses were needed to be constructed or upgraded to achieve the target of providing shelter to all in the rural areas by 2002. Of the estimated requirement of 24.47 million houses, 5.7 million houses have been added by various agencies until

31-03-1997. Thus the housing shortage left to be tackled is 12.60 million houses, out of which 10.31 million houses need up-gradation and 2.29 million new houses are needed to be constructed.

In Mizoram, the Indira Awaas Yojana is being implemented by the Department of Rural Development.

The scheme is implemented by the Deputy Commissioners (DCs) at the District level and Block Development Officers (BDOs) at block level. The Deputy Commissioners (DCs) are responsible for planning, implementation, coordination and monitoring of the IAY Scheme. They are also responsible for allocation of funds among Community Development Blocks (CDB) and for according administrative approval of the IAY action plans. The Deputy Commissioners are assisted by the Additional Deputy Commissioners (ADCs), Assistant Commissioner Development (ACD), District Planning Officer (DPO), Executive Engineers of the Rural Engineering Wing and Block Development Officers (BDO) in the planning, according sanctions, implementing, coordination and monitoring of the IAY. Recently, the ADCs have been given the responsibility to monitor closely various rural development schemes including IAY.

It was observed that the planning and implementation of IAY in Mizoram at the district and block level was as per the IAY guidelines. The ADCs and the BDOs informed that once allocations were made to the blocks Panchayats, the beneficiaries were identified by the VLWs in consultation with the Panchayats or village representatives. In villages where the Panchayats were not functioning, the beneficiaries were identified by the VLWs in consultation with the members of "Dehi Committees". The VLWs prioritize and submit the list of all the identified potential beneficiaries to the office of the BDOs. In addition to it, some households also submit their applications directly in the offices of the BDOs. Such applicants were, however, asked to get their applications attested by the local Tehsildars/Patwaries and VLWs to the effect that the applicant was below poverty line and in need of the house. All these applications were scrutinized and prioritized by the block level committee in view of the eligibility for coverage under the Scheme.

## SUPERVISING

There is a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of all Rural Development Programmes in the state. Hon'ble Minister for Rural Development is its Chairman and Secretary, Rural Development Department is its Member Secretary. Members of the Committee include MPs, MLAs and Secretaries of Finance, Planning and Development, Roads and Buildings, Revenue, Agriculture,

Animal/Sheep Husbandry, Public Health Engineering, Social Welfare, and Forests; Chief Engineers of R&B and PHE; Directors of Rural Development, Finance Department and Social Welfare; and representatives of NGOs. The committee holds its meetings on quarterly basis to review the physical and financial aspects of various rural development schemes, including IAY.

The IAY Programme in the districts is regularly monitored by the office of the District Development Commissioner in accordance with the existing inbuilt mechanisms through periodical meetings, progress reports as well as through field visits by district officers and officers of the Department of Rural Development. In each district, there is a District Level Coordination Committee (DLCC), with Deputy Commissioner as its Chairman and Assistant Commissioner Development as its Member Secretary. The Executive Engineer (REW), District Planning Officer, Project Officer (DRDA) and Block Development Officers are the members of this Committee.

## EXPENSES ON DEVELOPMENT AND UP-GRADATION OF HOUSEHOLDS

As per the guidelines of the IAY scheme, upto 20 percent of the funds can be utilized for upgradation/renovation of existing houses. The information regarding the break-up of utilization of funds on construction of new houses and upgradation/renovation of existing houses at district level was, however, not made available. However, information regarding the number of new houses constructed and number of houses upgraded was made available. From the available information, it was estimated that the state has not devoted recommended funds for the upgradation of houses. Except the year 2004-05, the funds devoted for the upgradation of houses varied between 12 to 14 percent. During 2004-05, around 21 percent of the funds were allocated for the upgradation of houses (Table 3.6). Among the selected districts, barring Anantnag, none of the districts had allocated recommended funds for the upgradation of the existing houses. In fact, Out of six years under reference, the Anantnag district had also allocated adequate funds for the upgradation of houses only during three years. The situation was worst in Rajouri which has altogether neglected the concept of upgradation of houses.

## COMPLETE SUBSIDY STRUCTURE

Initially unit cost of Indira Awaas Yojana was fixed at Rs. 6,000 for construction of a house, with Rs. 1,200 for construction of sanitary latrine and a smoker less chulha, Rs. 3000 for infrastructure and common facilities. The unit cost revised from 6,000 in 1990-91 to Rs. 8,000 in 1993-94 with Rs. 1400 for construction of sanitary latrine and smokeless chullha and with Rs. 3,300 for improving infrastructure and common facilities from the year 1994-96, the unit cost has been

enhanced from Rs. 12,700 to Rs. 14,000 in plain areas and Rs. 15,800 in hilly/ difficult areas, and cost of construction of house was Rs. 9000, and construction of sanitary latrine and smokeless chullahs Rs. 1,500 and Rs. 3,500 for providing infrastructure and common facilities. From the year 1996 the unit cost of house was revised from Rs. 14,000 to Rs. 20,000 and for hilly areas the amount is increased up to Rs. 22,300 in 2004 the unit cost further revised and unit cost of the house was fixed on 25,000 for plain areas and 27,500 for hilly/difficult areas, including a sanitary latrine and a smokeless chullha in 2008 the unit cost revised from Rs. 25000 to 35000 in plain areas and from Rs. 27500 to Rs. 38,500 in hilly and difficult areas. The union budget for 2010-11 has raised the unit cost under IAY to Rs. 45,000 in plain areas and Rs. 48,5600 in hilly areas.

## **ASSESSMENT OF THE INDIRA AWAAS YOJANA**

An evaluation study of the IAY for Mizoram provides some insight into problems that are likely to be present across the board in all States. Key findings of the study are:

- i. Involvement of local members of legislative assembly in the selection of beneficiaries;
- ii. No standard economic criterion was followed to identify the beneficiaries leading to some above poverty line families being included as beneficiaries while not all BPL families were covered.
- iii. Community facilities such as internal roads, drainage, drinking water supply, etc. and other common facilities were not provided to IAY dwellings.
- iv. Lack of co-ordination among various agencies involved with implementation of sanitation, water supply, smokeless chullah schemes in the State.
- v. No clear cut directions as to which type of houses need upgradation.

## **GOALS OF THE RESEARCH**

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

1. The type of mechanism adopted and arrangements made for planning co-ordination, monitoring and implementation of the scheme.
2. The extent to which allocations, releases and utilization of funds were made as per the guidelines of the scheme.
3. To portray as to what extent the scheme has generated the needed benefits.

4. To analyze socio-economic and demographic characteristics of the beneficiaries of the scheme, so as to assess the extent to which the guidelines for identifying the beneficiaries/villages have been followed.

5. To identify the problems in the implementation of the scheme and reasons for tardy implementation, if any.

## **CONCLUSION**

From the foregoing, it may be concluded that IAY has benefited a number of families in the state. Almost all the beneficiaries as well as non-beneficiaries were satisfied with the implementation of the scheme. However, on the basis of the above findings below mentioned suggestions need to be considered for making the Scheme more effective:

- Every year there is an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY.
- The BPL survey conducted by the Rural Development Department, has number of flaws, is being used for the selection of beneficiaries. Hence, there is a need to have a fresh BPL survey, which should be conducted under the close supervision of senior officials of the Directorate of Economics and Statistics. The BPL Census should be followed by Post Enumeration Checks Survey to improve the quality of BPL Census. Such Post Enumeration Checks can be assigned to some independent organization.
- It was also observed that IAY related cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, it is suggested that the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.
- The beneficiaries of IAY are very poor, but they are not being given any building material on concessional rates then. Hence, it is also suggested that cement, timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.

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