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The Role of Indira Awaas Yojana in Addressing Rural Homelessness: An Evaluation

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Abstract

Housing is universally accepted as basic need for the survival of human beings. International development forums have accepted the fact and promoted it as one of the important development agenda for all countries especially underdeveloped nations. Government of India realized the fact and has taken different steps time to time after independence to ensure housing for all rural households. Introduction of Indira AwaasYojana as an independent flagship scheme by the central government during 1995-96 was a major step towards ensuring “housing for all” in rural India. The scheme has played crucial role in addressing rural homelessness since inception though still there is a gap to meet the demand. This paper evaluates performance of the scheme giving emphasis on the performance of last one or two decades against the backdrop of the magnitude of the problem of housing in rural India. It analyses both the qualitative and quantitative aspects of the performance of the scheme. The paper gives notes on widening the scope of the scheme to cover other interrelated issues and concludes with certain suggestions for improvement. Secondary source of data has been used for the purpose of analysis. This paper is likely to be relevant to those who are interested to know about the performance of the flagship scheme and scope of improvements to meet the rural need.

Key Words: Homelessness, Housing, IAY, Indira Awaas Yojana, Panchayati Raj Institutions.

1. Introduction

Food, clothes and shelter are considered as basic need for the survival of human beings. While food ensures the very existence of life, clothes ensures existence as well as modesty, roof over the head is essential for protection of life, harnessing a feeling of belongingness to the household or family and upholding identity and status in social life. It provides a family a permanent address which also has economic outcomes in terms of access to institutional credits and benefits of the government schemes and programmes. Proper housing along with sanitation maintains health and hygiene of the family, protects them from social vulnerabilities and endows modesty of family members especially women.

Universal Declaration of Human Rights, 1948 by United Nations recognizes the need of housing along with food, clothing, medical care etc. as right to a standard of living required for the health and well-being of everyone. Article 10 of the Declaration of Social Progress, 1969 adopted by the UN General Assembly states, “The provision for all, particularly for persons in low income groups and large families of adequate housing and community services”. 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.

2. Rural Housing Scenario in India

Around one third of the human populations in urban as well as rural areas in India are deprived of adequate housing facilities. Out of the estimated 200 million families in the country, approximately 65 to 70 million families do not have adequate housing facilities. They are not able to procure a house for want of financial resources. The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families are worst affected by poor housing conditions. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government (Planning Commission, 2013).

The magnitude of the problem of homelessness can be better understood if we have an analysis of Census and other major source of data of last few decades. As per the Census of India data 2001, 0.19 per cent of the Indian population is homeless. In absolute terms, this is a huge number. The homelessness is higher among the urban population than among that residing in the rural areas of the country. The Census (2001) also indicates that around 50 per cent of the available houses in India are in good condition while the rest are in barely liveable or in dilapidated condition. In rural areas, around 48.88 per cent of the houses are liveable while 6.3 percent are in a dilapidated condition. According to National Family Health Survey -III (2005-06), overall 14 per cent of the households live in 'kaccha' 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 (around 52 per cent).

As per the Census of India 2011, 1.08 crore households live in dilapidated houses, which are showing signs of decay or breaking down and require major repairs or those houses decayed or ruined and are far from being in conditions that can be restored or repaired. However, if one takes roofing alone, about 4.41 crore houses have kuccha roofing. If material of wall is taken, 2.71 crore houses have grass, thatch, bamboo, plastic, etc. as wall and another 5.83 crore have mud or unburnt brick as the material. The Socio-Economic caste Census (SECC) data indicates 4.01 crore houses have one or two rooms with 'kaccha' walls and 'kaccha' roofs. All these figures reveal that the magnitude of the problem cannot be clearly defined with the existing data. Looking at the above figures, a target of approximately four crore houses can be safely assumed to require urgent attention. Assuming that 20 per cent of households living in such houses can provide resources to build a house and the remaining 80 per cent of the families may not be able to provide for construction of a house from their resources. Then atleast 3.20 crore households would require assistance from the Government to house themselves. The twelfth plan working group on rural housing recommended a target of 1.5 crore houses for the plan period based on a housing shortage estimate of four crore houses in rural areas.

3. Rural Housing Schemes in India and Genesis of Indira Awaas Yojana

Rural housing programme in India can be traced to the refugee rehabilitation programme which began immediately after partition and continued till 1960. The programme provided around 5 lakh houses to the refugees mainly in northern India. Different programmes have been taken by government of India through various Five Year Plans where housing was an integral part of the programme. Different initiatives taken by Government of India from time to time and genesis of Indira Awaas Yojana (IAY) thereof are presented in the following Table.

Table-1
Genesis of IAY

Year	Programme
1947 - 1960	Refugee Rehabilitation Programme by the Ministry of Refugee Rehabilitation
1957 - 1980	Village Housing Scheme as a part of the Community Development Movement
1971	House Sites cum Construction Assistance Scheme for rural landless workers and artisans including SCs and STs as a part of Minimum Needs Programme
1980	Construction of rural houses as a part of National Rural Employment Programme (NREP)
1983	Construction of rural houses as a part of the Rural Landless Employment Guarantee Programme (RLEGP)
1985	Indira Awaas Yojana as a sub-scheme of RLEGP
1989	Indira Awaas Yojana as a sub-scheme of Jawahar Rozgar Yojana (JRY)
1 st January, 1996	IAY was de-linked from JRY and made an independent scheme

Source: Adapted from different government reports

4. Salient Features of IAY

The Scheme was introduced keeping the objective of helping construction or upgradation of dwelling units of members of Scheduled Castes (SC), Scheduled Tribes (ST), freed bonded labourers and other below the poverty line non-SC/ST rural households by providing them a lump sum financial assistance. It is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. In the case of Union Territories (UT), the entire funds under this Scheme are provided by the Government of India. However, in the case of North Eastern States, the funding pattern has been revised and at present is in the ratio of 90:10. The target groups for houses under the IAY are below poverty line households living in the rural areas belonging to SCs/ STs, freed bonded labourers and non-SC/ST BPL (Below Poverty Line) rural households, widows and next of kin to defence personnel or paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions. It had a definite pattern of funding to maintain transparency in all the dealings associated with the project and also had a definite gender perspective. All the basic units of Local administration such as Gram Sabhas, Gram Panchayats, Zila Parishad and District Rural Development Agency (DRDA) are actively involved in the implementation of the Scheme.

The criteria for allocation of IAY funds to the States & UTs involve assigning 75 per cent weightage to housing shortage and 25 per cent to poverty ratio. The allocation amongst districts is based on 75 per cent weightage to housing shortage and 25 per cent weightage to SC/ST component. Further, 60 per cent of the IAY allocation is meant for benefiting SC/ST families, three per cent for physically handicapped and 15 per cent for minorities. One important feature of the scheme is to allot the houses invariably in the name of women, which is a crucial step of the government leading to empowerment of women. Five per cent of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation and others. In order to introduce transparency in the selection of beneficiaries, Gram Panchayat wise permanent IAY waitlists have to be prepared by the States/UTs. These lists contain

the names of deserving BPL families who need IAY houses in order of their poverty status based on the BPL list. Gram Sabhas select the beneficiaries from the list of eligible BPL households or Permanent IAY Waitlist wherever it has been prepared.

Construction of an IAY house is the sole responsibility of the beneficiary. Engagement of contractors is prohibited and no specific type or design has been stipulated for an IAY house. However, individual household latrine (IHHL) and smokeless 'chullah' (oven) are required to be constructed along with each IAY house. For construction of a sanitary latrine, in addition to financial assistance provided under IAY, the beneficiary can avail of financial assistance as admissible under the Nirmal Bharat Abhiyan (NBA).

5. Performance of IAY: Quantitative Analysis

Indira Awaas Yojana has played very crucial role in addressing the issues of rural homelessness in last few decades. If we analyse the census data we can easily capture the positive trend in rising number of rural houses which again underscores the role of IAY. As per census 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 comparatively sharper in the urban areas than the rural areas. The total number of census houses have increased from 24.9 crore (2001) to 33.1 crore (2011) which around 33 per cent higher than 2001 housing stock. The data reveals that rural housing stock has increased by 23 per cent which is quite less in contrast to 54 per cent increase in urban sector. It envisages both qualitative and quantitative improvement in rural housing sector.

Table- 2
Variation in the Number of Census Houses – India 2001 and 2011 (in Crores)

Census House (in Crores)	Total			Rural		
	2001	2011	Variation (%)	2001	2011	Variation (%)
Number of census houses	24.9	33.1	32.8	17.8	22.1	24.3
Occupied census houses	23.3	30.6	31.3	16.8	20.7	23.1
Used as residence	17.9	23.6	31.7	12.9	16.0	23.9
Used as residence-cum-other use	0.8	0.9	8.8	0.6	0.6	3.3
Housing stock	18.7	24.5	30.7	13.5	16.6	23.0

Source: Census of India, 2011

It is evident from the above data that there has been a sharp rise in the decadal growth rates recorded in the number of census rural houses (24.3 per cent), occupied census houses (23.1 per cent) and those being occupied and used as residence (23.9 per cent) between 2001 and 2011. The rural housing stock itself has recorded an increase of 23 per cent between 2001 and 2011. Considering the fact of growth of population overall in exponential rate there is a need for having a focused rural housing strategy. Hence, just provision of shelter to homeless households is not enough but it should be continuous and sustainable too.

6. Performance of IAY: Qualitative Analysis

Maintaining the quality of services was not in the priority agenda during initial years. Taking lessons from the field and attention was paid to quality of services after few years in order to check irregularities, malpractices, leakage of fund and poor quality of constructions. Due attention has also been given, which is also laid out in the guideline, on monitoring mechanism, involvement of Panchayati Raj Institutions (PRIs) and other stakeholders to bring transparency for ensuring quality of services. In spite of all these efforts, the programme has suffered setbacks in respect to quality of services. Fortunately, a recent study on Census-2011 reveals that there is a substantial improvement in housing quality with respect to material used for roof, wall, floor etc.

Table -3
Rural Households by Material of Roof – India 2001 and 2011 (in percentage)

Material used	2001	2011	Change
Grass/Thatch/Bamboo/Wood/Mud	27.7	20.0	-7.7
Tiles	37.6	28.7	-8.9
Handmade tiles	NA	18.3	-
Machine made tiles	NA	10.4	-
G.I./Metal/Asbestos Sheets	9.8	15.9	6.1
Concrete	11.0	18.3	7.3
Others	14.0	17.1	3.1

Source: Census 2011, Government of India

Let us compare the decadal variation (in percentage) as regards to types of material used for roof. In this case, we find the evidence of improvement in quality in terms of existing infrastructure. For instance, houses with one of grass/thatch/bamboo/wood/mud as roof building material have decreased by 7.7 per cent between 2001 and 2011 while houses as roof materials have decreased by 8.9 per cent during the same period. Contrary to the above, the use of G.I./Metal/Asbestos sheets has increased by 6.1 per cent whereas concrete has spiked to 7.3 per cent in its material use. In general, it can be said that use of standard quality materials towards construction of durable assets has gain importance at the implementation level.

Table- 4
Rural Households by material of Wall-India 2001 and 2011 (in percentage)

Material used	2001	2011	Change
Grass/Thatch/Bamboo	12.6	11.9	-0.7
Mud/Un-burnt bricks	39.7	30.5	-9.2
Stone	10.5	13.6	3.1
Packed with mortar	NA	10.0	-
Not packed with mortar	NA	3.6	-
Burnt brick	34.2	40.0	5.8
Others	3.0	3.9	0.9

Source: Census 2011, Government of India

If we compare the decadal variation (in percentage) as regard to material used for walls of house, grass/thatch/bamboo remains as the favourable choice while the use of mud or un-burnt bricks have

fallen by 9.2 per cent in terms of decadal percentage between 2001 and 2011 indicating its decline in use as a material for wall of the house. On the other hand, uses of stone and burnt bricks have recorded an increase by 3.1 per cent and 5.8 per cent respectively during that period, clearly indicating qualitative improvement in wall by material used. Though there is a positive trend but still there is long way to go.

Table-5
Rural Households by Material of Floor - India 2001 and 2011 (in percentage)

Material used	2001	2011	Change
Mud	72.3	62.6	-9.7
Stone	4.5	6.2	1.7
Cement	18.0	24.2	6.2
Mosaic/Floor tiles	2.2	3.7	1.5
Others	3.0	3.2	0.2

Source: Census 2011, Government of India

If we compare the decadal variation (in percentage) as regard to material used for floor, cement usage has increased considerably by 6.2 per cent during 2001 and 2011 whereas mud being the least choice of the people as material by floor fall drastically by 9.7 per cent during the decade. The preference of cement and mosaic over mud as a material for floor signifies quality improvement in rural housing.

However, housing alone cannot support sustainable rural development unless supported by basic amenities like, drinking water, sanitation, garbage disposal etc. The recent data confirms that provision for bathroom and toilet/latrines is a serious concern in the rural housing sector. This can be understood by analysing the tables given below: The qualitative assessment of dwelling units not only depends upon the types of material used for roof, floor and wall but also depends upon the provision of basic amenities like bathroom and toilet facilities etc.

Table-6
Households having bathing facility within the premises – 2011 India (in percentage)

Rural / Urban	Having bathing facility within premises		
	Have facility		Does not have facility
	Bathroom	Enclosure without roof	
Rural	25.4	19.7	55.0
Urban	77.5	9.5	13.0
Total	42.0	16.4	41.6

Source: Census 2011, Government of India

Table-7
Households having toilet facility India- 2001 and 2011 (in percentage)

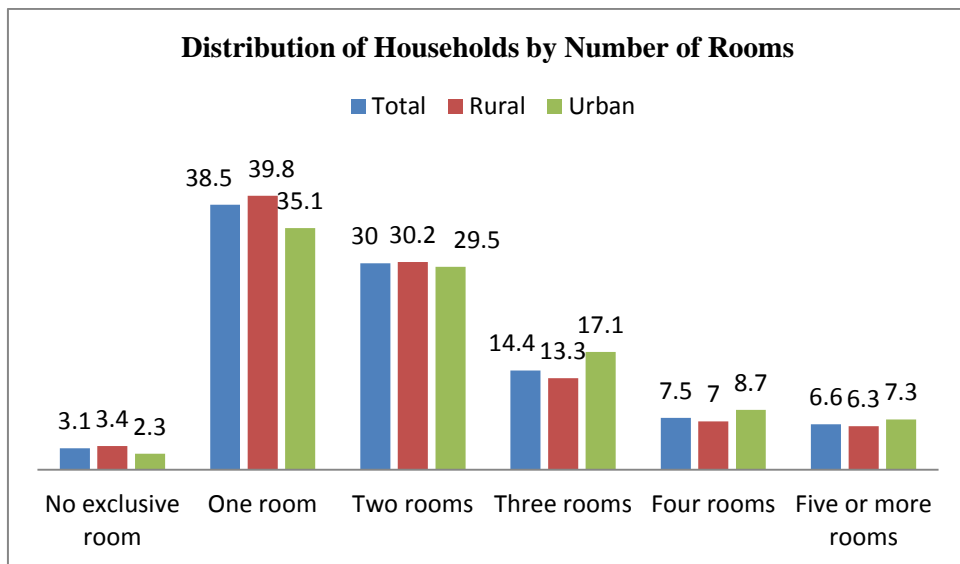
	Having toilet facility within premises		Does not have toilet facility within the premises	
	2001	2011	2001	2011
Total	36.4	46.9	63.6	53.0
Rural	21.9	30.7	78.1	69.3
Urban	73.7	81.4	26.3	18.6
Rural-Urban difference	51.8	50.7	-51.8	-50.7

Source: Census 2011, Government of India

This table reveals that 55 per cent of rural households do not have bathroom facility within their premises. Similarly 69.3 per cent rural households do not have toilet facility within their premises. It clearly shows the unhygienic peripheral environment as people openly defecate in the rural area. Although open defecation has come down from 78.1 per cent in 2001 to 69.3 per cent in 2011, still we need to take the issue very seriously by provisioning individual household latrines and community latrines to ensure hygienic environment.

Another measure which indicates quality in terms of area of the house relative to the needs of a large average family, the current distribution of households in rural areas in terms of total number rooms is most dense for one or two room houses with a respective share of 39.8 per cent and 30.2 per cent, constituting a net lion share of 70 per cent of the houses overall. The point of neglect or attention should be focused at house with no exclusive room which have share of 3.4 per cent, which indicates a high degree of congestion effects on rural households in particular (Mohapatra, 2012).

Figure-1
Distribution of Households by Number of Rooms



Source: Census 2011, Government of India

7. Overall Performance of IAY

Keeping in view the growing demand for rural housing because of burgeoning population the government is making efforts to meet the demand in the rural areas of the country. The size of the scheme has increased substantially in recent years. The budgetary outlay for rural Housing has been enhanced from Rs.1991 crore in 2001-02 with a physical target of construction of 12.94 lakh houses to Rs.16,000.00 crore in 2014-15 for construction of 25.18 lakh houses. Against an allocation of Rs.16,000.00 crore for the year 2014-15, Ministry has released an amount of Rs.10,404.29 crore. A total of 8.29 lakh houses have been constructed against a target of 25.18 lakh as on 31st December, 2014). Since the inception of the scheme, 333.82 lakh houses have been constructed incurring a total expenditure of Rs.1,17,039.00 crore (Annual Report 2014-15, MoRD).

Table-8
Performance during Financial Year 2014-15(as on 31.12.2014)

Total Outlay for Rural Housing	Rs.16000.00 crore
Central Budget for IAY	Rs.14099.55crore
Central releases	Rs.10404.29 crore
Total Available Funds (including OB State share)	Rs. 16745.16crore
Utilization of funds	Rs.9546.48 crore
Percentage of Utilization	57.01%

Source: India, Ministry of Rural Development, Annual Report, 2014-15

Table-9
Performance of IAY over the last ten years

Year	Central Allocation (Rs. in lakhs)	Central Release (Rs. in lakhs)	Utilization (Rs. in lakhs)	Target (No. of houses)	Houses constructed/ completed
2002-03	165640.00	162852.86	279496.46	13.14 lakh	15.49 lakh
2003-04	187050.00	187107.78	258009.69	14.84 lakh	13.61 lakh
2004-05	246067.00	288310.02	326208.64	15.62 lakh	15.21 lakh
2005-06	273240.00	273822.58	365409.05	14.41 lakh	15.52 lakh
2006-07	290753.00	290753.06	425342.45	15.33 lakh	14.98 lakh
2007-08	403270.00	388237.01	546454.30	21.27 lakh	19.92 lakh
2008-09	564577.00	879579.39	834834.33	21.27 lakh	21.34 lakh
2009-10	849470.00	863573.99	1329236.40	40.52 lakh	33.86 lakh
2010-11	1005370.00	1013945.40	1346572.75	29.08 lakh	27.15 lakh
2011-12	949120.00	986477.80	1292632.74	27.26 lakh	24.71 lakh

Source: Ministry of Rural Development, Annual Report 2012-13

If we analyse the data available regarding financial performance of the scheme as well as physical achievements we can see the positive trend in utilization of fund and also construction of houses. It is clear from the table that the release of fund from central government has gone up every financial year because of effective utilization of fund. Though there is a very positive picture in terms of fund utilization as well as physical achievements, still there is huge gap between demand and supply which needs to be taken care of. We also have to keep in mind that providing support for construction of houses can not address the housing problem; it should be accompanied by other basic amenities like sanitation and drinking water to ensure healthy lives in rural India.

Box: 1

Recent initiatives by the Government:

- House construction in rural areas has been included as permissible activity under MGNREGA. Ninety days of unskilled labour wage can be paid to beneficiary account while 95 person days for geographically difficult areas.
- IAY beneficiaries have been included into ‘UnnatChulhaAbhiyan’ and Pradhan Mantri Jan Dhan Yojana (PMJDY) benefit schemes.
- IAY Guidelines have been suitably amended to (a) give priority to beneficiaries of Gram Panchayat identified under Sansad Adarsh Gram Yojana (SAGY) and Pradhan Mantri Adarsh Gram Yojana (PMAGY) (b) include all families of liberated manual scavengers and freed bonded labourers irrespective of their BPL status (c) include SC majority villages identified under PMAGY.
- Introduction of ‘Awaasoft’ for strengthening monitoring mechanism.

8. Suggestions for improvement

8.1 Giving Emphasis on the Process of Selection of Beneficiaries

Selection of actual beneficiaries is the most important criteria for the success of any government scheme or programme. There is lot of confusion regarding criteria for BPL in different states. Utmost importance should be given on selection of beneficiaries through a transparent system. Hence, criteria for BPL should be reviewed time to time whenever required. Gram Sabha should be given prominent role in beneficiary selection in a participatory manner. Gram Sabhas should be organized properly for undertaking the selection process. Appropriate measures should also be taken for the capacity development of Gram Panchayat functionaries as well as dissemination of information regarding Gram Sabha in order to ensure participation of marginalized section and process of fair selection.

8.2 Focuses on Volume and Flow in Financial Support

There is a need for timely revision of the financial assistance provided and financial allocation should also vary from state to state in accordance to the socio economic status, geographical factors etc. Considering the rise of the market price of materials required for construction of ‘pucca’ houses needs to be revised time to time. Timely disbursement of fund is very much essential to ensure speedy implementation of the scheme. Channelizing fund to beneficiaries’ account in a time bound manner (less gap between first and second installment) needs to be taken care of. Though there is a provision that a beneficiary can get loan upto certain amount from bank in a subsidized interest rate but in most of the cases it is not accessed because of institutional barriers. The process of formalities should be made flexible.

8.3 Strengthening Monitoring Mechanism

As per study, only 3.83% of the houses were with all the facilities such as room, kitchen, store, toilet, smokeless ‘chullha’, and bathroom. In order to ensure minimum standard there should be a standard model or basic guideline for each state. Even states can make district specific standard model to take into account the geographical factors for construction. This standard model should be stipulated in the guideline. Proper mechanism should be developed by involvement of DRDA and

PRIs to ensure that the standard is followed strictly. Involvement of beneficiaries for choosing the design appropriate for the family may also be incorporated. A procedure can also be adopted to involve agencies that can provide eco-friendly and cost effective technologies. Gram Sabha can be actively involved in supervision of house construction. An onlinemonitoring system for the implementation of IAY has already been in place since July 2010. But the system has not been properly utilized till now. More training and persuasion is needed to the district, block and village level administrators of the scheme.

8.4 Due Consideration on Employment Generation

The scheme should support wage earning and confirm occupational requirement. The scheme also needs to generate employment for the beneficiaries in the long run. The Gram Panchayats should generate employment for the beneficiaries within the clusters/habitats. The Ministry of Rural Development has carried out amendment in Schedule-I at Para 4(1)-II. (iv) of MGNREGA, vide notification dated 3rd January, 2014 that “Unskilled wage component in construction of houses sanctioned under the Indira Awaas Yojana or such other state or central government scheme” can be covered under MGNREGS in creation of individual assets for vulnerable sections (only for households in Paragraph 5 of Schedule-I, MGNREGA). The Ministry also issued a guideline in June, 2014 to ensure effective implementation of the provisions laid out in the notification. Needless to say, it is a commendable step by the government. But capacity building of concerned functionaries at Block and Gram Panchayat level is very much required for uniform understanding of the provisions and its better implementation so that the benefit actually reaches out to the poor households.

9. Widening Scope: The Road Ahead

The scope of IAY is limited to providing grant as per budget allocation. There is need to address concerns of rural housing for all and to expand its scope to include sustainable habitat development. Empirical evidences show that better rural housing always has a positive correlation with creation of wealth and raises productivity in the rural sector in particular and hence augments social welfare too. Hence, there is a need of widening scope of the scheme by providing basic amenities such as water, sanitation, electricity, clean fuel, healthcare, education as well as creating gainful employment through the convergence of IAY through the other schemes being implemented by the government.

There was a felt need of addressing concerns of rural housing for all and to expand the scope of IAY to include sustainable habitat development. Ministry of Rural Development has already initiated several measures to solve the problems of rural housing, such as Vision Plan for Rural Housing (DO # K-11013/3/09-RH(Pt) dated 9 June 2010), The National Rural Housing and Habitat Mission to ensure the provision of adequate, affordable safe basic housing, services and habitat for all the poorest, and vulnerable BPL households in rural India by 2018, and Draft “National Rural Housing & Habitat Policy”. Now, the need of the hour is the immediate approval, adaptation and application of these policies, mission and vision to every corners of the country. There is also an urgent need for dissemination of these documents to all the stakeholders.

Present government is planning to launch National Gramin Awaas Mission (GRAM) aiming to achieve the goal of 'pucca houses for all' by 75 years of the nation's independence, a time of just eight years to 2022. It would help focus attention on 'improving living conditions' rather than just offering shelter, with sufficient thought to inter-related considerations of basic amenities. Fixed end

goal in terms of time and numbers (quantities) can be achieved, with planned cost reduction measures, increased efficiency in fund flow and utilisation. Effective decision making becomes possible if the agency is empowered and there exists a robust mechanism for regular monitoring.

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