
Chapter - 7

Chapter-7 Conclusion and Recommendations

7.1 Conclusion

The Indira Awaas Yojana, a centrally sponsored scheme aimed at eradication of shelterlessness BPL households and also to provide houses to minorities, physically handicapped, kin of defence personnel killed in action and victims of natural calamities, riots etc. was to be implemented in the State through proper survey, assessment of housing shortage, proper planning, adequate financial management, transparency in allotment of houses and proper monitoring and construction of houses.

The performance audit of the scheme revealed that the State Government had neither framed any guidelines/developed any evaluation system nor conducted any evaluation studies by engaging any third party. As a result, the State Government was neither aware of the shortfalls/bottlenecks in the implementation nor was in a position to assess the impact of the implementation of the scheme.

It was also noticed that major policy decisions like planning and monitoring was left unaddressed at State apex level which failed to meet at regular intervals as envisaged in the scheme guidelines. There were shortfalls of meetings at the District and Block levels too. During the last five years (2008-09 to 2012-13) though 8.95 lakh IAY houses were sanctioned, only 7.34 lakh (82 *per cent*) IAY houses could be completed due to improper and ineffective planning by DRDAs for eradication of shelterlessness BPL household in a time bound manner. Out of the total funds of ₹3,973.54 crore during 2008-13, ₹3,836.12 crore was spent towards implementation of the scheme in the state.

Non-compliance with the provisions of guidelines and instructions of MoRD with regard to utilization of funds led to short release of central funds to the tune of ₹16,631.24 lakh during 2008-13 due to delay in submission of proposals, excess carryover of funds and short release of states' matching share etc., causing delay in providing houses to wait listed beneficiaries.

The data regarding assessment of housing shortage of BPL households available at State level did not match with the data available with the districts. In the test-checked Karbi Anglong district, excess allotment of 27,625 houses were made during 2003-04 to 2012-13 involving extra expenditure of ₹62.16 crore due to improper assessment of housing shortage.

The provision of the guidelines was not strictly adhered to while preparing the BPL lists and PWLs. There were duplications of names and BPL IDs in the lists and inclusion of persons in the PWLs from outside the BPL lists. PWLs of 32 Development Blocks under five test-checked districts (Karbi Anglong, Nagaon, Barpeta, Sonitpur and Morigaon) disclosed selection of 10,978 beneficiaries from

outside the PWLs and providing houses to them incurring irregular expenditure to the extent of ₹41.14 crore.

The provision of the guidelines with regard to allotment of houses was also not followed strictly. There were cases of providing of double houses to a single household depriving the genuine beneficiaries in the wait list. In 567 cases under the test-checked Karbi Anglong, Nagaon, Barpeta, Sonitpur and Morigaon districts, the name of single beneficiary with identical BPL Family Identification Number (FID No.) etc., appeared twice either in the same or subsequent years and in all such cases payments were also made resulting in double allotment of houses to the single beneficiaries with consequent double payments to the tune of ₹2.20 crore. There were also cases of allotment of houses to a single beneficiary both under IAY and MsDP. In 168 cases under three test-checked districts (Nagaon, Barpeta and Morigaon), the beneficiaries allotted houses under Multi-sectoral Development Programme (MsDP)/IAY were again allotted houses under IAY/MsDP in the same or subsequent year using same family ID resulting in irregular and unauthorised double allotment of 168 houses involving unauthorised expenditure of ₹71.70 lakh.

Operational deficiencies at District, Block and GP level not only led to delay in release and non utilisation of funds optimally but also led to misutilisation/misappropriation of huge funds, loss of interest and non-utilisation of interest funds. Performance audit revealed 14 confirmed cases of misappropriation/suspected misappropriation of IAY funds amounting to ₹4.35 crore. Due to non-adherence to the prescribed accounting procedure and keeping of funds in current account in one district, the State/district sustained loss on account of interest amounting to ₹110.31 lakh. Interest of ₹17.39 crore earned out of deposits of IAY funds by 101 blocks under 10 test-checked districts as required were not utilised against the programme but retained in hand by the respective offices.

Poor monitoring of the implementation of the scheme at all levels resulted in delay/non-completion of the works.

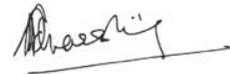
In sum, the scheme suffered to a great extent due to ineffective and inefficient implementation on account of the factors discussed in the Report.

7.2 Recommendations

The Government may consider to:

- review the permanent waitlist and exclude the beneficiaries not belonging to the BPL category from the waitlist;
- ensure selection of beneficiaries in the Gram Sabha only from permanent waitlist;
- ensure proper maintenance of records at Block and GP levels to ensure that cases of misappropriation/misutilisation of funds do not recur;

- utilise the available funds (including the interest earned) optimally to provide shelter to all the BPL households in the State;
- make people in rural areas aware about the provisions of the scheme through wider publicity;
- ensure regular meetings of Vigilance and Monitoring Committee as prescribed by MoRD for achieving the objectives of the scheme; and
- establish proper monitoring mechanism which would not only ensure redressal of grievances but also initiate the system for transparent Social Audit.



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