

Implementation Machineries of the Rural Housing Scheme: (A Case Study)

Dr. Thanu Ram Majinder,
Associate Professor,
Deptt. of Political Science,
Sadiya College. Chapakhowa.

Abstract: Housing is one of the basic needs of human beings. Adequate housing is an important component in the overall growth and development of individuals wherewith each and every household is a fundamental pre-requisite for a healthy living in any society. From a social point of view a house provides significant economic security, peace and dignity in society. Therefore, the Government of India has been given priority for employment opportunities, adequate healthcare, quality housing etc. After independence the govt. of India took initiatives in rural housing sector. Despite all these, many households are deprived of having own house. The **Household census Report - 2011** census indicates that about 37.1 percent rural households reside in one room, 37.7 percent in two rooms, 14.5 percent in three rooms, 7.5 percent in four rooms, 2.6 percent in five rooms, 2.8 percent in six rooms and above and 3.9 percent don't have any room. However, the Government committed the nation to provide Housing for all by 2022. This paper is modest attempt to analyze the role of Gaon Panchayat in proper implementation of rural housing schemes, especially Pradhan Mantri Awas Yojana-G (GPMAY-G). It is based on the study of Borjhia Gaon Panchayat under the Sadiya Development Block in Tinsukia District of Assam.

Keywords: dignity, economic, Government, healthcare, Housing, implementation, Pradhan Mantri Awas Yojana,

1.1. Introduction:

Housing is a basic human requirement like safe drinking water, adequate sewerage and drainage, pollution free environment, housing also essential for healthy living. Basically, housing development is an important determinant of human resource development as the comfortable living makes a men better agent of production. Thus, subsidized housing schemes play an important role in development of the country like India. Moreover, another positive aspect of such schemes is that construction of housing provides employment to the people.

Indian economy is predominantly rural and more than 68 percent of people reside in rural area and therefore rural development itself signifies its importance. India's economic growth and social development largely depends upon the success of a range of schemes for rural development. However, these initiatives and schemes of rural development should be redefined in order to customize them to the current needs of the people. (Mahapatra A.K.). Housing is an important factor in determine the development in a particular area. Therefore, Government of India has been recognized shelter as a basic human requirement which needs to be met on a priority basis. Government has announced various rural housing schemes from the 2nd Five year Plan. The First Five year Plan (1951-56) could not envisaged the rural housing programme due to financial constraints but the Second Five year plan (1956-61) indicated for providing assistance to villagers for construction and improvement of the house, for house-sites to landless agriculture workers and for streets and drains in selected villages. The Third Five year Plan (1969-74) launched the rural house-site cum house construction scheme. The Fifth Five Year Plan (1974-79) continued this scheme as a major component of Minimum Needs Programme

(MNP). In the Sixth five year Plan (1980-85) construction of house was one of the major activities under the National Rural Employment Programme (NREP). The Seventh Five Year Plan (1985-90) introduced Indira Awaas Yojana (IAY) as a part of Rural Landless Employment Guarantee Programme (RLEGP) and made special provision of fund for construction of houses for SCs & STs and freed Bonded Labourer. IAY continued as a part of Jawahar Rozgar Yojana (JRY) which was introduced in April, 1989. Later it became an independent scheme in Eight Five year Plan (1st January 1990). In the Ninth Five Year Plan (1992-97), the Government of India announced National Housing and Habitation Policy (NHHP) and Pradhan Mantri Gramin Awaas Yojana (PMGAY). The Tenth Five Year Plan (2002-2007) brought the Bharat Nirman Programme (BNP) in 2005 as rural infrastructure development programme. It covered six components i.e. Rural infrastructure, irrigation, roads, housing, telecommunication, power and water supply. The basic idea was similar to Pradhan Mantri Gramodaya Yojana (PMGY). It aims to provide the basic amenities in rural areas to bridge rural-urban gap. The PMAY-G has target to create 6 million rural houses for the poor. The programmes provide housing to member of schedule Castes and Schedules Tribes, Freed bonded labourer in rural areas and also to non SC/STs rural poor living below the poverty line for free of cost. The Eleventh Five year Plan (2007-2012) which was given the task of estimating the rural housing shortages in the country and present a viable role for the government agencies on how land and finance can be acquired for rural housing. The Twelfth Five year Plan (2012-17) was to provide affordable housing in rural areas and thereby ensuring homestead plots to all rural poor by 2011-12 and replacement of all pucca houses by 2017.

The national agenda of Government of India has declared housing for all as a priority area setting a target of construction of 20 lakhs additional housing units in each year. Out of which total 13 lakhs housing unit in rural areas and 7 lakhs were in urban areas. There is shortage of 18.9 million houses in India. Total number of houses increased from 52.06 million to 78.48 million (as per 2011 census). There also 5.3 million shelter-less and 12.50 million unserviceable kutchha houses. The Government committed to provide shelter to all under the Bharat Nirman Programme. Accordingly, 60 lakh houses were likely to be constructed for the BPL families in rural areas.

The 2011 census indicates that about 37.1 percent rural households reside in one room, 37.7 percent in two rooms, 14.5 percent in three rooms, 7.5 percent in four rooms, 2.6 percent in five rooms, 2.8 percent in six rooms and above and 3.9 percent don't have any room (Household census Report-2011).

In March 2016, the erstwhile scheme of IAY has been restructuring in to Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) which was with effect from 1st April, 2016. The Government of India had announced that nearly one crore household to provide pucca house to the beneficiaries from 2016 to 2019. The Government also committed the nation to provide Housing for all by 2022 (Guideline of PMAY-G). It is also indicated that housing schemes will have basic amenities such as toilet, electricity connection, drinking water facility, LPG connection etc.

1.2. Features of PMAY-G

Following are the major features of the PMAY-G

- Identification and selection of beneficiaries based on the housing deficiency and other social deprivation parameters in Selection of Caste Census -2011 data and the beneficiaries list will be verification by the Gram Sabha.
- The scheme target for women, Schedule Caste and Schedule Tribes, Economically weaker section etc.

- The scheme is linked to MGNREGA by providing 90 mandays generated to the beneficiary under MGNREGA.
- Cost of assistance is share between, centre and state in the ratio 60:40 in the plan area and 90:10 in the hilly states and difficult areas.
- The minimum house size 25 Sq.ms. It also has including spacious area for hygienic cooking.
- The permissible expenditure for each house has been increased from 70,000/- to Rs. 1.20 lakh in plan area and Rs. 75000/-to Rs. 1.30 lakh in hilly or difficult area.
- The toilet shall be provided to beneficiaries total cost of Rs. 12000/- through convergence with Swacch Bhart Mission-Gramin and MGNREGA and any financing resources.
- The house design will be according to the climate of that region.
- The scheme uses space technology and IT platform to monitor the construction of house and transfer funds.
- All the payment should be provided to the beneficiaries electronically done through PFMS.(Guideline of PMAY-G)

1.3. Identification of Beneficiaries

The Zila Parishad or District Rural Development Agencies (DRDA) shall make allocation, fix target and decide the number of houses to be constructed or upgraded during the particular financial year. The scheme shall be intimated to the Gram Panchayat concerned. Thereafter the Gram Panchayat will select the beneficiaries from the family of the Below the Poverty Line (BPL). The selected beneficiaries list will be sent to the Block Development Officer or Zila Parishad for their information. The priority is to be given in the selection of beneficiaries i.e. freed bonded labourer, SCs & STs household headed by widows and next-of-kin of member of paramilitary, defence, police forces killed in action, unmarried women, family member who is suffering from leprosy or cancer or HIV and household with a single girl child and also affected by flood, natural calamities like earthquake, cyclone, non STs, BPL household, physical and mentally challenged person (Guideline of PMAY-G-2016).

1.4. Cost of Housing Schemes:

The fund is on cost sharing basis between Central and State Government in the ratio of 60:40 in plain area and 90:10 for hilly or remote areas for construction of a pucca house. The permissible expenditure for each house has been increased from Rs. 70,000/- to Rs. 1.20 lakh in plan area and Rs.75000/- to Rs. 1.30 lakh in hilly or remote areas (Framework for Implementation of PMAY-G). The toilet shall be provided to beneficiaries at a total cost of Rs. 12000/- through convergence with Swacch Bhart Mission-Gramin and MGNREGA. The house shall be treated as complete only after the toilet has been constructed. All payment to the beneficiary to be made electronically to their Bank or Post office accounts. It also provision that 90 days of unskilled labour wage under MGNREGA for construction of house. In case of landless beneficiary the State Government ensure that the beneficiary is provided land from the Government land or any other land included public land. There shall be a minimum of three instalments for construction of house. In order to track progress of house construction, the second instalment released can map to the foundation and third instalment is to be mapped windowsill level. The first instalment shall be released to the beneficiary within a week from the date of issue of sanction order.

1.5. Housing designed

The Government shall provide the beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region of their residence. The house design should also include a spacious place for hygienic cooking, a toilet and bathing.

1.6. Implementing Agencies:

The According to the 73rd amendment of the constitution Panchayati Raj Institutions prepare plans for economic development and social justice at the local levels including 29 subject lists in eleventh schedule of the Constitution (Pal Mahi). As per the list, the rural housing has been given to the PRIs. It also keeps in view the status of shelter as well as the status of the entire habits of the village.

In order to ensure implementation of PMAY-G as per Annual Action Plan the State level committee shall be chaired by the Chief Secretary of the State Government and the Deputy Commissioner will be the Chairman at the District level committee. The committee shall comprise of officials implementing different components of the annual Action Plan. At the Block level the Block Development Officer will be the coordinator of the PMAY-G. He has abandon responsibilities in implementation of PMAY-G i.e. Registration of beneficiaries, issue of sanction order to beneficiaries, tag a trained mason to beneficiary, map a village functionary to beneficiaries etc.

At the Panchayat level the Gaon Panchayats have played important role in proper implementation of the PMAY-G scheme. The Gaon Panchayat, through Gram Sabha select the beneficiaries and finalize the permanent wait list of eligible beneficiaries prepared on the basis of Socio-Economic and Caste Census (SECC) 2011 and prepare a list of household. The gram Panchayats will assist in identifying common land available for allotment to the landless beneficiaries. The gram Panchayat discuss the progress of the PMAY-G in their scheduled meeting and help resolve the problems being face by the beneficiaries.

1.7. Objectives:

The following are the major objectives of the study -

- To discuss the socio-economic profile of selected beneficiaries.
- To analyze the implementation of housing schemes in selected panchayat
- Discuss for ameliorating the rural housing in the selected panchayat.

1.8. Significant of the Study

India has been continued to be a predominantly rural country. Its majority of population i.e. 68 percent lives in rural areas and they are engaged in agriculture and allied activities. They generally suffer from inadequate infrastructural facilities and technological advancement, indigenes, illiteracy and poverty etc. but in India 30.9 percent of the rural population were below the poverty line unemployed (Planning Commission, Govt. of India, June, 2014), which is the major socio-economic problem in rural area. The development of all aspect within rural community is vital for the effective development of the country. These include housing, infrastructure education, employment, environment etc. However, PMAY-G has been the mainstay for poverty alleviation in our vast rural areas. PMAY-G has achieved its goal of highest percent of rural household to provide housing to rural poor people. The main objective of the programme is to build one pucca house in rural areas by 31st March, 2022. The target is to achieve "Housing for all" by 2022. It makes one step up and asks whether PMAY-G has really lined up to its full potential. There is urgent need for enlarging the scope of PMAY-G.

The PRIs have to play vital role in implementation of PMAY-G. There are some important constraints in the way of implementation of the said programme which have much more significant in successful implementation of the PMAY-G. To make an in-depth study on implementation of PMAY-G, the investigator selected one Gaon Panchayats in Sadiya development Block of Tinsukia District for the period of 2018-19.

Looking into the broad objective of this systematic analysis it is required to understand the situation. Therefore, the proposed study is a humble attempt in this direction.

1.9. Methodology:

The study is based on both primary and secondary data. Primary data is collected through interview schedules, observation and conversation with the selected beneficiaries and discussion with leading persons.

Secondary data is collected from printed book, journals, news papers, magazines and Government records and documents, published and unpublished materials related to the study and internet. In addition, various methods such as descriptive, analytical, and statistical and case study method have been followed to make a proper study on the subject.

1.10. Social and Demographic Characteristics of the Study Area

The present study mainly concentrated in proper implementation of Rural Housing Scheme i.e. Pradhan Mantri Awaas Yojana-G. The study comprises of one Panchayat of Sadiya Development Block in Tinsukia District of Assam i.e, Borjhia Gaon Panchayat. The Tinsukia district is one of the 33 Districts of Assam. It was declared as an administrative district w.e.f. 2nd October 1989. The District is located at the North-Eastern part of Assam. Its geographical boundary is covered by the Lohit District of Arunachal Pradesh on the East, the Brahmaputra and Dhemaji District on the West, the slopes of the hilly tract of Arunachal Pradesh on the North and Dibrugarh District and Tirap District of Arunachal Pradesh on the South. The District covers areas of 3790 Sq k.ms. The total population of the district is 1316948 out of which 675986(51.32%) are male and 640962 (48.68%) female as per 2011 census. Thus, out of the total population of the district 1053956(80.03%) live in rural areas of which 538210(51.54%) are male and 515746 (48.46%) female. Scheduled Caste population is 31315 (2.38%), male is 16601 (53.01) and 14714 (46.9%) female. Scheduled Tribes population is 99780(7.6%) male are 57234(57.4%) and 42546 (42.6%) female. The density of population is 347 persons per Sq.k.ms. The sex ratio in the district is 948 female per 1000 males, the literacy rate in the district is 809796 (61.50%), 457356 (56.48%) are male and 352440(43.52%) female (Census report-2011).

The district has 3 sub-divisions i.e. Tinsukia Sadar, Margherita and Sadiya. There are 1162 villages, 88 Goan Panchayats, 3 Anchalik Panchayats and 7 Developments Block in the district. The district of Tinsukia is rich in mineral resources like Coal, Petroleum, and Natural Gas etc. The high quality of coal is found in the Collieries of Makum field, Ledo and Tipong. The Digboi refinery is one of the oldest Oil Refinery in india. Tea Industry is another major industry of the district. There are 91 Tea Gardens and 9 number of Forest based industries which help in the development of the district (District Statistical Office, Tinsukia).

The Sadiya Sub-division is located in the Eastern part of the district, bordering on the North and East by Arunachal Pradesh, on the South by the Lohit River and the West by the Rivers viz. Datung and Dibang. The Sub-division was declared on 2nd October 1979. It is covering a total area of 863.47 Sq.k.ms. with 1 block, 12 Goan Panchayats and 148 inhabited Villages. Sadiya Sub-division is located at a distance of about 65 k.ms. from the Headquarter of Tinsukia District. Total population of Sadiya Sub-division is 104948 as per 2011 Census. Out of total population 53912(51.37%) are Male and 51026(48.63%) female. Density of population is 116 per Sq.k.ms. Out of the total population of the Sub-division Schedule Cast 2684 (2.56%), Scheduled Tribes 25896(24.67%) and others 76368 (72.76%) The literacy rate of the Subdivision is 73904 (70.42%) (Sub-divisional Statistical Office, Sadiya).

To make the study more effective Borjhia Goan Panchayat has been selected under the Sadiya Development Block in Tinsukia District. The Panchayat is situated in the North -Western part of Sadiya Sub-division and on the bank of the river of Jhia and located at a distance of 2 k.ms. from the Sub-divisional Head Quarter and located on the boarder of Arunachal Pradesh. It covers a total land area of about 1917 hectors with

12 inhabited villages. The Panchayat was established in 1983. Total population of the Panchayat is 6706 out of which 3392 (58.58%) are male and 3314 (49.42%) are female as per 2011 census. Population belonging to Scheduled Tribe is 712 (10.61%) Scheduled Caste is 742 (11.06%) and Other Backward class is 5252(78.31%). The literacy rate of the panchayat is not satisfactory i.e. 57.5% only. While male is 60% and female is 55% only. There are 77.25% population belong to Hinduism and 96 (22.75%) Christianity (Field study). 28 percent people are living below the poverty line in the panchayat. Agriculture is the main source of occupation of the people here. 65 percent of the population engaged in agriculture. The food crops produced in the area are paddy, potato, ginger, tomato, maize etc.

1.11. Major Findings:

During the time of field study, Gaon Panchayat officials inform that PMAY-G scheme have been implemented since 2016-17. Under the scheme, a total of 86 beneficiaries have been selected out of which 06 houses were allotted to women beneficiaries in the year 2019-2020. The field study reveals that 03 houses were allotted to scheduled tribe's community but no house was allotted to the Schedule Caste community. To conduct the study smoothly total 60 beneficiaries have been selected. The beneficiaries were selected on the basis of poor and weaker section of the society; the beneficiaries were interviewed personally by the researcher to find out their socio-economic condition as well as the impact of PMAY-G. To analyse the socio-economic background of the beneficiaries namely Caste, Sex, Religion, Age, educational qualification, marital status, land holding, income etc. Again the studies the implementation of PMAY-G, awareness of the said programme as well as constrain have been discuss in to the present study.

It has been mentioned above that the total 60 beneficiaries have been selected for the study. Out of the total beneficiaries 54 (90 percent) are male and 6(10 percent) female. 58(98 percent) of the beneficiaries are belonging to the OBC and the rest 2 (1.2 percent) were from scheduled Tribe. The age group of beneficiaries has been classified in to four categories i.e. 31-40, 41-50, 51-60 and 61 and above. The field study revealed that the highest number of beneficiaries i.e.29(48 percent) belonged to the age group of 31-40, 17(28 percent) belonged to the age group of 41-50, 8 (13 percent) belonged to the age group of 51-60 and only 6(10 percent) is from the age group of 61 and above. The Gaon Panchayat is dominated by Hindu religion. Majority i.e. 55(92percent) beneficiaries are belonging to Hinduism. While only 5(8 percent) were from the Christianity. Out of the total beneficiaries of the panchayat selected for study, the highest number of beneficiaries i.e. 21(35 percent) were illiterate, 18(30 percent) read up to class V, 16(27 percent) read up to class X and only 5(8 percent) read up to class XI. Occupational pattern in the selected beneficiaries 47(78 percent) depend on Agriculture and allied activities and 13(22percent) engaged in farm labour. From the field study it is found that majority i.e. 29 (48 percent) of beneficiaries belong to the income group of Rs. 15,000/- to Rs. 20,000/-, 24(40 percent) beneficiaries income is Rs.20,001/- to 30,000/-and only 07 (12 percent) income is more than 30,000/- and above.(Field Study)

There is no available small and big industry in the selected panchayat. Therefore, cent percent beneficiaries engaged either as agriculture labourers or as daily basis wages. There are 43(72 percent) beneficiaries having less than 1.0 bighas of own land and 17(28 percent) less than 3.0 bighas of land. Therefore, the beneficiaries were not dependent solely on agriculture; Thus, they needed to work for survival. 60 percent of the selected beneficiaries go to the neighbour state of Arunachal Pradesh to work as a daily wage labourer.

According to the guideline of PMAY-G, the beneficiaries should be selected by the Gaon Sabha. They must be women, Schedule Caste and Schedule Tribes and economically weaker section of the panchayat. From the field study it is found that 100 percent beneficiaries selected by the Gram Sabha were from below the poverty line and weaker section of the society as per Selection of Caste Census -2011 (SECC 2011).

It also found that all the construction houses yet to be completed since October, 2019. The beneficiaries' views that funds are not released during the construction of house, which is the major problem of non completion of houses in due course of time.

As per the guideline of PMAY-G, all the payment from the state to the beneficiaries shall be electronically done through Public Financial Management System (PFMS). From the field study it is found that the entire fund operated to the beneficiaries' bank account electronically.

The financial assistance has been given normally in three instalments as per guideline of the PMAY-G. The payment should be made to the beneficiaries in a phase wise basis on the basis of progress of the work. The field study revealed that financial assistance has been released in three instalments, the first instalment total Rs. 35,500/-, second instalment Rs. 87,000/- and the third or last instalment Rs. 7,500/-. From the field study it was also found that all the selected beneficiaries have received their first and second instalment but third instalment was not released yet to the government.

The field study revealed that all the selected beneficiaries have a bank account in a scheduled commercial bank. The first and second instalment payments were made to the beneficiaries electronically done through PFMS.

The guidelines of the PMAY-G speaks that construction of a toilet is mandatory for construction of house under the PMAY-G Scheme. The toilet shall be provided to beneficiaries through funding from Swachh Bharat Mission, MGNREGA or any financing sources. But the field study found that the scheme yet to be implemented in the selected panchayat.

It is also mandatory to provide 90 manday generated to the unskilled landless labours at the current rate to a PMAY-G beneficiaries for construction of house in convergence with MGNREGA. But the field study showed that 100 percent of the beneficiaries were not provided 90 days work under MGNREGA.

The Gaon Panchayat is responsible for orientation of beneficiaries on different aspects of PMAY-G. But the field study reveals that 68 percent beneficiaries were not aware about the PMAY-G scheme.

The Gaon Panchayat should discuss the progress of the PMAY-G scheme in their schedule meetings and resolve the problems being faced by the beneficiaries. From the field study it is found that the gram panchayat meeting is not regularly arranged by the panchayat authority. Therefore, the beneficiaries always faced the problem in the construction of their houses.

The guideline of PMAY-G mentioned that the toilet shall be provided to beneficiaries total cost of Rs. 12,000/- through convergence with Swachh Bharat Mission-Gramin and MGNREGA. The house shall be treated as complete only after the toilet has been constructed. But the field study reveals that the schemes yet to be implement that day.

As per the guideline of the PMAY-G, clean and spacious cooking room to provide the beneficiaries of PMAY-G. But the field study found that 63 percent of the beneficiaries of PMAY-G, the cooking room are neither clean nor healthy environment. On the other hand 90 percent of the selected beneficiaries have not LPG connection. Therefore, they are used wood fire for cooking.

1.12. Challenges of PMAY-G

The PMAY-G faced various challenges in its process of implementation. Some of them are-----

- Costs on materials for construction have increased over time. The government has not been able to provide cheaper building materials and technology. Lack of financial assistance has remained primary reason for the housing in the selected area.
- Lack of privacy is one of the major factors in rural household where 4-5 persons have to share one to two rooms, more among the lower income groups.
- The current size of the standard dwelling unit in rural area should be increased from 25 square meters to 30 square meters.
- Identification of beneficiaries is also a serious issue as they are often excluded due to nepotism and administrative irregularities; transparency is to utmost important for proper implementation of the housing schemes.

- Higher level monitoring and periodic appraisal of scheme is also necessary for smooth process of implementation the scheme.
- The house should be provide under the scheme must be durable with adequate ventilation, privacy and security and sound proof. All provisions have to be made available at an affordable rate.
- A large portion of rural people is illiterate which makes it nearly impossible for them to gain access to the technical information regarding sustainable and low cost housing.
- Lack of Drinking water is one of the basic problem under the construction of the PMAY-G in the selected areas.
- Lack of electricity and LPG facilities are also another problem which became a challenge in the selected Panchayat.
- People's motivation is most important for success of PMAY-G. Generally the rural people are orthodox by nature and usually they are superstitious.

1.13. Suggestions:

There are some measures necessary to take to attain the aims and objectives of the PMAY – G in the selected panchayat. They are ----

- There is urgent need to create awareness about rural housing schemes particularly on the implementation of the PMAY-G among the rural people.
- The meeting of the Gram Panchayat should be held as prescribe in Assam Panchayat Raj Act and according to rule and regulation formulated in this context. It has been observed that meeting of the Gram Sabhas are held merely as formality as the panchayat secretary really took interest in this regard. PMAY-G beneficiaries must be selected by the Gram Sabha. There is no provision for the selection of beneficiaries by any other agency, bureaucrats. Members of Parliament, Members of State Legislative Assembly etc.
- Selection of beneficiaries should remain free from the influence of party politics at the time of implementation the rural housing scheme.
- There is wide gap between the village people, the panchayat officials and the block. There is hardly any interaction between officials of the block and panchayats with the village people. Thus, they can organize meeting, awareness camp etc. at a regular interval to minimize this gap.
- The panchayat staff engaged in rural development programme but they do not have orientation about housing programme. Therefore, the government should take initiative in organizing orientation programme on such type of scheme.
- Drinking water is one of the basic necessities of life. The beneficiary should be providing access to safe drinking water in convergence with National Rural Drinking Water programme.
- Under the construction of the PMAY-G houses, 87 percent households are not providing electricity facilities. Therefore, Government should provide electricity connection to beneficiaries as earliest as possible.
- People's Participation is the back-bone of rural development programme. Therefore, the panchayat officials to measure people's participation in implementation of the PMAY-G schemes.
- The Voluntary organization can play active role, the agencies should help the panchayat official in successful implementation of the scheme. They can help in proper identification of beneficiaries and can maintain linkage with both official and beneficiaries. It would be better if the evaluation work is entrusted to the voluntary agencies.

- There are many reliable sources of information regarding the prevailing corruption in the process of schemes implementation under the panchayat and Block. The President and Secretary should make efforts to eradicate every loopholes of corruption which may be done by the staff involved in the schemes implementation.
- In general, village people are unaware about the rural development schemes taken by the Government. So, Panchayat President and Secretary should popularize these schemes among them through seminars, public meetings, and workshops. Government also publish the Rural development programme with the help of Radio, Television and circulation of news papers, magazine, journals etc.

1.14. Conclusion:

Housing is a basic necessity of human being. There is acute shortage of houses in the rural area. The Central and State sponsored housing scheme can fulfill the requirement of house in the rural area. The Panchayat themselves come forward shelter to villagers in the shortest period. For this purpose, the panchayat should implement the centrally sponsored schemes in an effecting manner by way of activating plainly selected person who really deserve to have a house under PMAY-G. Corruption should be eliminated from the process of providing house to the houseless. If this is not done at the earliest, people will lose faith in the sanctity of the institution of PRIs. Hence, elected representatives of the panchayat have to be pro-active and careful in this context. Panchayat should also take up the work of construction of house by investing their own resources as well as by borrowing funds for the purpose from financial institution. But this can only happen if the panchayat leadership realizes the need of workability of more innovative schemes and takes initiative.

1.15. Acknowledgement:

Block Officials, Sadiya Development Block, Sadiya.
 President / Secretary of the Borjhia Gaon Panchayat.
 Village Headman of the selected Panchayat.
 Selected Beneficiaries of the Panchayat.

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