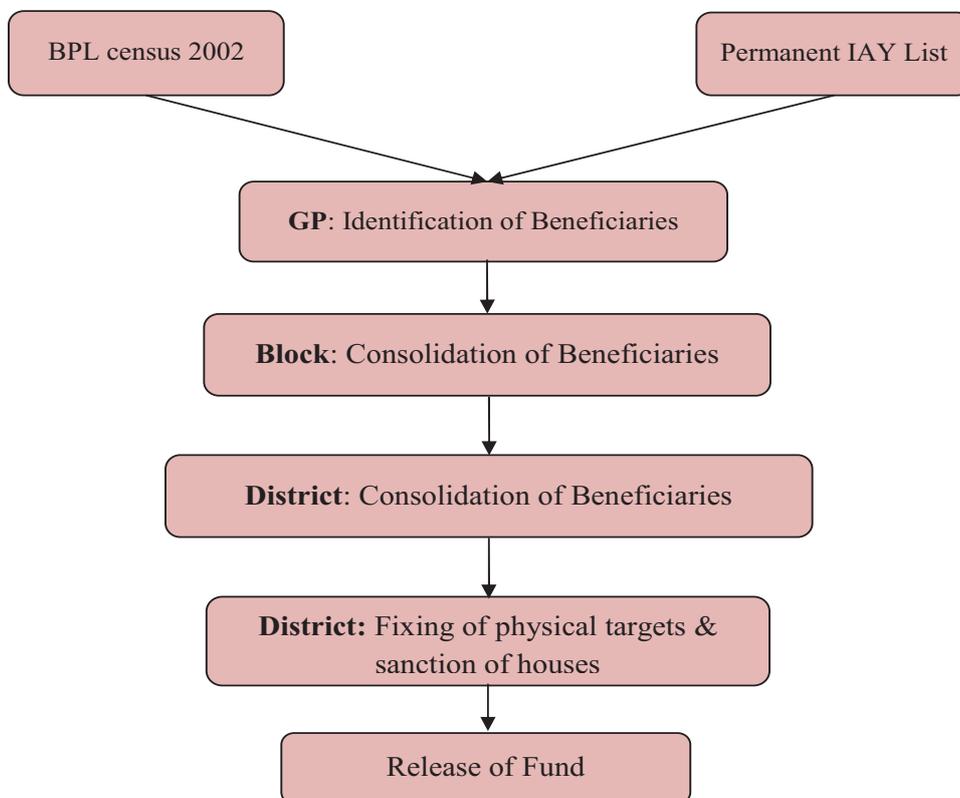

Chapter - 4

Chapter-4 Implementation

4.1 Identification of beneficiaries

- IAY guidelines prescribes that the District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed by MoRD, GOI shall decide the number of houses to be constructed/upgraded Panchayat-wise under IAY during a particular financial year;
- all the villages in a district/block may be divided into three groups and each group of villages may be provided funds every year;
- there should be permanent IAY Waitlists prepared out of the BPL lists in the order of seniority;
- the Gaon Panchayats may draw out the list of shelterless families from the BPL List;
- at any given time, there would be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families; and
- selection of beneficiaries by the Gram Sabha shall be final.

Chart-3: Process of selection of beneficiaries



4.1.1 Assessment of housing shortage

As per Census Report 2001, there was an overall shortage of 22,41,230 housing units in the State. The State Government assessed a shortage of 15,51,324 housing units as on 1 April 2008 after allotment of 6,89,906 houses during 2001-08. During 2008-13, 8,94,880 more houses were provided reducing the shortage to 6,56,444.

However, as per BPL Census 2002, the total BPL households in the State was 18,72,809 and considering all the BPL households as homeless, the housing shortage in the State as on 1 April 2013 would be 2,88,023 [18,72,809 – (6,89,906 + 8,94,880)] only.

Thus, the assessment of shortage of 6,56,444 houses made by the State Government as on 1 April 2013 was not factually correct and needs reconciliation.

The assessment of housing shortage made and houses provided to the beneficiaries by the 10 test-checked districts during 2008-13 are given in **Table- 18**.

Table- 18
Assessment of housing shortage made by the 10 test-checked districts

Sl. No.	Name of the districts	Housing shortage (as per Census Report 2001) as on 01.04.2008	Houses provided during 2008-13	Housing shortage as on 01.04.2013
1.	Karbi Anglong	18,051	44,807	26,756 (excess)
2.	Nagaon	2,30,473	81,683	1,48,790
3.	Barpeta	89,800	53,073	36,727
4.	Sonitpur	1,77,315	62,464	1,14,851
5.	Cachar	1,06,292	52,724	53,568
6.	Karimganj	41,456	29,006	12,450
7.	Kokrajhar	83,445	39,599	43,846
8.	Sivasagar	68,465	25,282	43,183
9.	Dibrugarh	65,444	32,381	33,063
10.	Morigaon	75,344	26,705	48,639

Source: Departmental records/information furnished.

From the table above, it would be seen that housing shortage as on 1 April 2013 in respect of only nine test-checked districts (except Karbi Anglong) was 5,35,117 which was not correct in view of total housing shortage of 6,56,444 in the State as a whole (27 districts). Hence, the position of housing shortage needs to be reviewed and reconciled by the State Government with the records of the DRDAs. Again, in Karbi Anglong district, 26,756 houses were provided in excess of actual shortage of houses assessed on 1 April 2008 which indicated that these houses were provided to the persons from outside BPL lists in violation of basic objective of the scheme.

The Commissioner, P&RD Department while accepting the audit observation stated (November 2013) that the reasons for assessment of more housing shortage than the total BPL household which would be looked into.

4.1.2 Preparation of Permanent Waitlist (PWL)

As per the guidelines and the instructions issued by MoRD, Permanent Wait lists (PWL) are to be prepared by Gram Sabhas from the lists of BPL Census, 2002.

The Government of Assam, P&RD Department in 2006-07 instructed the PDs of DRDAs to prepare new PWLs, deleting the names of APL persons and including BPL persons left out in the BPL list 2002. Out of 10 test-checked districts, new PWL were found prepared in 2006-07 in the seven¹⁶ districts and forwarded to the Government/Directorate for approval. But no approval to the said new lists was accorded (October 2013) for reasons not on record. The districts, however, have been using the said unapproved lists for the purpose of allotment of houses to the beneficiaries under IAY.

The PDs, DRDA, Cachar and Sivasagar stated that PWLs were duly approved in the Gram Sabhas. But no records showing presence of any Government representative in the Sabhas justifying scrutiny of the lists at higher level to see whether genuine beneficiaries were included in the lists, was made available and therefore, genuineness of the PWLs could not be ascertained in audit.

4.1.3 Non-preparation of separate waitlist for SC/ST and non-SC/ST families

The Permanent IAY Waitlists is prepared out of the BPL lists in order of seniority. A separate list of SC/ST families in the order of their ranks required to be derived from the larger IAY list so that the process of allotment of 60 *per cent* of houses under the scheme is facilitated. Thus, at any given time, there should be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families. Scrutiny of records revealed the following irregularities in this regard:

(i) In the test-checked district of Karbi Anglong and Dibrugarh, the category of BPL families from the BPL lists or from the PWL could not be ascertained in the absence of any indication in the lists in this regard. Selection of beneficiaries was, however, made from one permanent waitlist prepared for all categories of BPL families (SC, ST, Non-SC/ST and Minority).

(ii) In Sonitpur district, only 12 GPs under Sootea Development Block prepared two separate Wait Lists of SC/ST and non-SC/ST families. The remaining 136 GPs under 13 Development Blocks of the district had not prepared separate

¹⁶ (i) Barpeta; (ii) Cachar; (iii) Karimganj; (iv) Kokrajhar; (v) Nagaon; (vi) Sivasagar and (vii) Sonitpur.

lists and had not availed of the facility provided under the guidelines with regard to category-wise selection of beneficiaries.

(iii) Similarly, in none of the test-checked 43¹⁷ GPs/VDCs under Cachar, Karimganj, Kokrajhar and Morigaon districts, separate lists as required was found maintained.

Thus, non-preparation of separate waitlists for SC/ST and non SC/ST beneficiary not only violated the provision of the guidelines, but also made it difficult for apportionment of beneficiaries for selection in respect of both the categories.

The PDs concerned while accepting the audit comment stated that the BDOs were instructed to maintain separate waitlists for SC/ST and non SC/ST categories.

4.1.4 Allotment of houses

4.1.4.1 Excess/irregular allotment of IAY houses

Scrutiny of beneficiary lists and PWLs revealed the following irregular and excess allotment of houses.

- As per the BPL Census, 2002, there were 51,980 BPL families/households in all the 11 Blocks under Karbi Anglong district.

Scrutiny of records, however, disclosed that during 2003-13, fund for construction of 79,605 IAY houses were allotted/sanctioned and released to these blocks for execution. This resulted in excess allotment of 27,625 houses (79,605 - 51,980) over the total recorded BPL households/families in these blocks involving expenditure of ₹62.16 crore (taking the prevailing unit cost of IAY house as ₹22,500 for the year 2003-04). The position of block-wise number of BPL households in the district (as per BPL Census) and houses allotted during 2003-13 is given in **Appendix-17**.

This excess allotment of 27,625 IAY houses did not include beneficiary of other category like widow or kin to defence personnel/para-military forces killed in action.

- BPL list of 17 blocks under three (out of 10) test-checked districts namely Barpeta, Karbi Anglong and Morigaon disclosed that 2,511 beneficiaries were selected and provided IAY houses during 2008-13 from outside the BPL lists.
- Permanent Wait lists of 32 blocks under five (Karbi Anglong, Nagaon, Barpeta, Sonitpur and Morigaon) test-checked districts disclosed that 10,978 beneficiaries were selected and provided IAY houses from outside the PWLs

¹⁷ (i) Cachar: 12 GPs, (ii) Karimganj: 8 GPs, (iii) Kokrajhar: 11 GPs and (iv) Morigaon: 12 GPs.

during 2008-13 involving irregular expenditure of ₹41.14 crore as shown in *Appendix-18*.

Beside these, allotment of 1,915¹⁸ houses to beneficiaries under four (Karimganj, Kokrajhar, Sivasagar and Dibrugarh) other test-checked districts from outside the PWLs were also came to notice.

These indicated possibilities of allotment of IAY houses to APL households besides, multiple allotments of houses to single beneficiaries.

The PD, DRDA, Karbi Anglong while accepting the audit observation stated (September 2013) that the district started allotment of houses to the beneficiaries from PWL prepared based on BPL lists only from 2009-10. The other district authorities, however, assured to look into the matter.

Further, the Commissioner, P & RD during exit conference held in November 2013 stated to take appropriate action in regard to allotment of houses from outside the BPL lists and PWLs.

4.1.4.2 Double sanction and release of fund

Scrutiny of approved/sanctioned beneficiaries list and records relating to release of funds to the beneficiaries during 2008-13 disclosed that in 567 cases under the test-checked Karbi Anglong, Nagaon, Barpeta, Sonitpur and Morigaon district, the name of single beneficiary with identical BPL Family Identification Number (FID No.) etc., appeared twice either in the same or subsequent year and in all such cases payments were also made. This had resulted in double allotment of houses to the single beneficiaries with consequent double payments to the tune of ₹219.76 lakh. The details are shown in *Appendix-19*.

On this being pointed out, the BDO, Dolonghat under Nagaon district in reply stated (July 2013) that an amount of ₹71,600 was recovered through bank from the unspent amounts lying with these beneficiaries' account and deposited into IAY account.

Similarly, 87 cases of double allotment of houses in Debitola (52) and Kachugaon (35) development blocks under Kokrajhar district also came to notice.

4.1.4.3 Sanction and release of fund to a single beneficiary both under IAY and MsDP

During 2008-13, in 79 cases, the beneficiaries under 12 development blocks¹⁹ of three test-checked districts (Nagaon, Barpeta and Morigaon) allotted houses under

¹⁸ (i) Karimganj (Dullavchera: 225 & Patherkandi: 103), (ii) Kokrajhar (Debitola: 477 & Kachugaon: 334), (iii) Sivasagar (Demow: 349 & Amguri: 229) and (iv) Dibrugarh (Khowang: 198).

¹⁹ Paschim Kaliabor (3), Dolonghat (1) and Jugijan (2); Bhawanipur (2), Mandia (7), Chenga (1), Ruposi (4) and Sarukhetri (1); Bhurbhanda (4), Moirabari (20) and Lahorighat (7); and Mayong (27).

Multi-sectoral Development Programme (MsDP) were again allotted houses under IAY in the same or subsequent year using same family ID. Again, in 89 cases, the beneficiaries under 10 development blocks²⁰ of the said districts allotted houses under IAY were again allotted houses under MsDP in the same or subsequent year. This had resulted in irregular and unauthorised double allotment of 168 houses involving unauthorised expenditure of ₹71.70 lakh as shown in **Appendix-20**.

4.1.4.4 Use of single ID against multiple BPL households

(A) BPL ID

For identification of a BPL household, only one ID number is required to be used. Use of same BPL ID against two or more beneficiaries may lead to allotment of houses to non-BPL families with consequent deprivation of allotment to the genuine beneficiary.

Scrutiny of approved beneficiary lists revealed that in two out of 10 test-checked districts of Karbi Anglong and Barpeta, 951 BPL ID was used against 1,918 beneficiaries for selection and providing IAY houses during 2008-13. The details in this regard are given in **Table – 19(A)**.

Table – 19(A)

Position of Number of BPL ID used against Number of beneficiaries

Sl. No.	Name of the districts	Name of the blocks	Number of BPL ID used	Number of beneficiaries against which IDs used
1.	Karbi Anglong	Howraghat	68	137
		Bokajan	66	132
2.	Barpeta	Bajali	50	102
		Barpeta	52	109
		Bhawanipur	107	220
		Chakchaka	21	42
		Chenga	35	70
		Gomafulbari	42	84
		Mandia	135	271
		Pakabetbari	22	44
		Ruposi	54	108
		Sarukhetri	28	57
3.	Morigaon	Bhurbandha	50	100
		Mayong	100	200
		Laharighat	73	146
		Moirabari	48	96
Total			951	1,918

Source: Departmental records/information furnished.

Thus, possibilities of allotment of houses to 967 (1,918 - 951) non-BPL families could not be ruled out.

²⁰ Dolonghat (1), Paschim Kaliabor (7), Raha (1), Mandia (11), Pakabetbari (1), Ruposi (2), Sarukhetri (2), Laharighat (45), Mayong (12) and Moirabari (7).

(B) Waitlist ID

Scrutiny of approved beneficiary lists revealed that in two out of 10 test-checked districts of Nagaon and Sonitpur 1,083 Wait listed IDs were used against 2,235 beneficiaries for selection and providing IAY houses. The details in this regard are given in **Table– 19(B)**.

Table– 19(B)**Position of Number of Permanent Wait List IDs used against multiple beneficiaries**

Sl. No.	Name of the districts	Name of the blocks	Number of PWL IDs used	Number of beneficiaries against which IDs used
1.	Nagaon	Paschim Kaliabor	142	282
		Jugijan	498	1,031
		Dolonghat	187	391
2.	Sonitpur	Chaiduar	32	64
		Baghmara	224	467
Total			1,083	2,235

Source: Departmental records/information furnished.

Thus, in both the cases altogether 2,119 [(1,918 + 2,235) – (951 + 1,083)] beneficiaries were selected irregularly and allotted the houses under the scheme to ghost beneficiaries.

4.1.4.5 Duplication in BPL list/PWL

In six test-checked Development Blocks under Karimganj (Dullavchera and Patharkandi), Sivasagar (Demow and Amguri) and Dibrugarh districts (Khowang and Tengakhat) scrutiny revealed that the names and addresses of 2,400 households²¹ appeared twice in the BPL lists. In all such cases different BPL serial numbers were allotted and thus, the number of BPL households in the BPL lists was inflated to that extent. Further, the name and address of beneficiaries in 308²² cases appeared twice in the PWL. In all such cases different Wait List serial numbers were allotted and thus, the number of beneficiaries in the PWL was also inflated to that extent.

On this being pointed out, the PD, DRDA, Karimganj and Sivasagar accepted the audit observation and stated that corrective measures were being taken to avoid allotment of more than one house to single beneficiary.

4.1.4.6 Allotment of houses to unapproved beneficiaries

As per IAY Guidelines, the Gram Sabha will select the beneficiaries from the list of eligible BPL households from the permanent IAY Wait list, in tune with the overall target set.

²¹ Demow (1311), Amguri (825), Dullavchera (164), Patharkandi (72), Khowang (10) and Tengakhat (18).

²² Dullavchera (117), Patharkandi (12), Demow (73), Amguri (6), Khowang (11) and Tengakhat (89).

Scrutiny of records in five GPs under the test-checked Chaiduar Development Block of Sonitpur district revealed that, houses allotted to 1,297 beneficiaries were not selected by Gram Sabha but by Block, PRIs and MLAs in contravention to the provision of the guidelines as indicated in **Table- 20**.

Table- 20

Selection of beneficiaries by authorities other than Gram Sabha

Name of the GP	Number of beneficiaries allotted houses during 2008-09 to 2012-13	Block	Selected/Recommended by		
			GP Secretary & President	GP President only	MLA and Members of political parties
Amtola	326	79	235	1	11
Helem	92	51	38	3	0
Missamari	306	173	77	47	9
Rangalial	289	126	53	104	6
Takowbari	284	78	113	77	16
Total	1,297	507	516	232	42

Source: *Departmental records/information furnished.*

Similarly, in five GPs under the test-checked Jugijan Development Block of Nagaon district, 86 beneficiaries were selected and allotted houses without the approval of the Gram Sabha.

In Howraghat Development Block under Karbi Anglong district, names of two beneficiaries to whom funds released during 2009-10 were not included in the list of beneficiaries approved by the VDC (Howraghat).

In Borkhola Development Block under Cachar district, the PD, DRDA released (August 2011) ₹277.42 lakh against the target for construction of 572 IAY houses for the year 2011-12. Of this, an amount of ₹34.70 lakh was released (in two installments) to 72 beneficiaries selected by local MLA (Borkhola Constituency) arbitrarily without approval of Gram Sabha.

In all the aforesaid cases, selection of beneficiaries by authorities other than the Gram Sabha was thus, irregular and violative to the scheme guideline.

4.1.4.7 Allotment of houses to APL families

During beneficiary survey (May-October 2013) of the households of test-checked 33 GPs under 16 Development Blocks of 10²³ districts, it was revealed that IAY houses were allotted to 84 families of APL category. This indicated that household surveys for preparation of Permanent Wait List were not conducted properly.

4.1.4.8 Allotment of houses to female members

As per scheme guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the

²³ (i) Barpeta, (ii) Cachar, (iii) Dibrugarh, (iv) Karbi Anglong, (v) Karimganj, (vi) Kokrajhar, (vii) Morigaon, (viii) Nagaon, (ix) Sivasagar and (x) Sonitpur.

name of both husband and wife. However, if there is no eligible female member in the family available or alive, house can also be allotted to the male member of deserving BPL families.

Scrutiny revealed that in the test-checked development blocks of Howraghat and Bokajan under Karbi Anglong district, houses were allotted in the name of 102 and 380 female members of households out of total allotment of 3,960 and 3,330 houses to the beneficiaries respectively in these blocks. Block-wise and year-wise position in this regard is given in **Table- 21**.

Table- 21**Position of less allotment of houses to female members**

Name of the blocks	Year of allotment	Number of beneficiaries to which houses allotted	Number of female allottee (percentage)	Number of male allottee (percentage)	Number of female adult members available in the families of male allottee
Howraghat	2009-10	1,480	95 (6.42)	1,385 (93.58)	775
	2010-11	200	6 (3.00)	194 (97.00)	154
	2011-12	221	0 (0.00)	221 (100.00)	55
	2012-13	2,059	1(0.04)	2,058 (99.96)	646
Total		3,960	102 (2.58)	3,858 (97.42)	1,630
Bokajan	2009-10	1,360	180 (13.24)	1,180 (86.76)	520
	2010-11	691	89 (12.88)	602 (87.12)	541
	2011-12	686	48 (6.99)	638 (93.01)	563
	2012-13	593	63 (10.62)	530 (89.38)	496
Total		3,330	380 (11.41)	2,950 (88.59)	2,120

Source: Departmental records/information furnished.

This indicated that the provision of the guidelines regarding allotment of dwelling units in the name of female member of the beneficiary household was not adhered to strictly while allotting the IAY houses as in substantial number of cases where dwelling units were allotted in the name of male members, female adult members were available in the families in both the blocks above.

The position of the remaining blocks of the test-checked districts could not be ascertained due to non-availability of family details in the BPL Lists/PWLs.

4.1.4.9 Allotment of houses by implementing agencies (Block)

(A) Scrutiny of records of the PD, DRDA, Sonitpur and BDO, Baghmara Development Block under Sonitpur district revealed that during 2010-11, an amount of ₹3.70 crore was released to the block with the target of providing 806 houses to the beneficiaries of 2009-10 (208) and 2010-11 (598) respectively. The BDO, Baghmara Development Block, however, selected and released the funds to 847 beneficiaries (without obtaining any approval of the PD, DRDA) thereby resulting in excess selection and allotment of 41 houses. Due to excess selection of beneficiaries, payments had to be made at reduced rates of ₹40,000 and ₹38,200 (instead of ₹48,500) to 209 and 50 beneficiaries respectively. It was further revealed that the names of 162 beneficiaries (out of 259 to whom funds released at

reduced rate) and 21 beneficiaries (out of excess 41) respectively were not reflected in the PWL.

It was also revealed that as per the direction of DC, Sonitpur, the PD and EE, DRDA, Sonitpur carried out (March 2013) an inspection in respect of eight beneficiaries only but certified that the houses of 259 beneficiaries have been completed or in the stage of completion. Test-check of records of the block, however, depicted release of balance fund to 22 beneficiaries only for completion of the constructions. Thus, the matter needs to be looked into by higher authorities for ascertaining the actual position.

(B) Similarly, PD, DRDA, Cachar released ₹307.49 lakh to BDO, Borkhola Development Block in December 2012 for construction of 634 IAY houses (@ ₹48,500) against the target of 1,409 Units during 2012-13 with a direction to release fund @ ₹16,000 per house as 1st installment. The BDO, Borkhola Development Block, accordingly, released ₹225.44 lakh to 1,409 beneficiaries (@ ₹16,000). Scrutiny revealed that the 2nd installment was not released to any of the beneficiaries and as a result, all the houses remained incomplete as on October 2013. It was further noticed that 802 out of the total 1,409 beneficiaries were from the list approved by the Gram Sabha and the remaining 607 beneficiaries were not part of the said approved list. The Accountant of the Block was, however, placed under suspension by the Commissioner, P & RD, Assam, Guwahati in May 2013 for the irregularities committed in this regard.

The Commissioner, P & RD Department, Assam in reply stated (November 2013) that the departmental proceedings had been initiated against the Accountant and the same is under process.

4.1.5 Preparation of Inventory

As per IAY guidelines, the implementing agencies are required to prepare a complete inventory of houses constructed/ upgraded under IAY showing date of commencement and completion, name of the village and Block in which the house is located; occupation and category of beneficiaries alongwith other relevant particulars.

Scrutiny, however, revealed that the inventory of houses was not prepared though total 64,919 IAY houses were reported to have been constructed during 2008-13 in 24 test-checked Development Blocks under 10 test-checked districts and thereby the details of houses constructed could not be verified in Audit.

The concerned PDs while accepting the observation stated that all the BDOs had been instructed to maintain the Inventory henceforth.

4.1.6 Selection of beneficiaries under Homestead scheme

Scrutiny of records revealed that the Commissioner, P & RD, Assam submitted (February 2009) a proposal for providing fund of ₹100 lakh during 2008-09 for acquiring land in respect of 1,000 BPL families for the purpose of allotment of homestead sites being a part of the scheme launched in August 2009. No fund was, however, released against the proposal as of October 2013.

4.2 Construction of houses and quality

The objective of the Indira Awaas Yojana is primarily to help in construction/upgradation of dwelling units of rural BPL households by providing lump sum financial assistance. The scheme also stipulates certain conditions on construction of houses such as:

- Constructions should be in the main habitations and not in flood prone areas
- Constructions should be done as per GoI's norms
- Constructions should be completed within two years
- Houses constructed should be provided with sanitary latrine and smokeless Chullah besides additional amenities like electricity, drinking and cooking water *etc.*

4.2.1 Status of the construction

During 2008-13, 8,94,880 IAY houses were sanctioned in the State, of which, 7,34,117 (82 *per cent*) houses were completed. Of the remaining 1,60,763 incomplete houses, 10,948 houses pertaining to the period of 2008-11 remained incomplete even after expiry of the stipulated period of two years.

In the 10 test-checked districts, altogether 4,50,790 houses were sanctioned during 2008-13, against which 3,72,577 houses (82.65 *per cent*) were completed. The remaining 78,213 houses could not be completed (Table 2 refers) as of March 2013.

4.2.2 Location of the construction

During field visits/joint physical verification, all the houses (1,114 numbers) of the beneficiaries verified in the test-checked districts were found constructed on the individual plot of land of the beneficiaries. However, physical inspection also revealed that 152 IAY houses under Silchar (8), Kalain (48), Patherkandi (48), and Demow (48) blocks were constructed on the banks of river in low lying and flood prone areas in contravention to the provision of the scheme.

4.2.3 Cluster approach

As regards location of IAY houses, it was envisaged in the guidelines to go for cluster approach within a habitation for construction. Scrutiny of records revealed that 177 IAY houses were constructed in a cluster under Lawkhowa Development

Block of Nagaon district which was in line with the schematic provision/guidelines.



IAY Cluster houses constructed during 2012-13 under Lawkhowa Development Block, Nagaon District, Assam (15 June 2013)

4.2.4 Construction of houses by Blocks/Construction Committees

As per the guidelines, the funds should be released to the beneficiaries' account for the construction of houses and they will have complete freedom as to the manner of construction of the house. The district/block authority can only help the beneficiaries in acquiring raw material at controlled rates, if they so desire or a request is made in this regard. The MoRD also reiterated (May 2008) the provision of the guidelines and asked to intimate all implementing agencies to release the funds to the beneficiaries' account henceforth to avoid leakages/diversion of funds.

(A) Test-check of records of Howraghat Development Block under Karbi Anglong district, however, disclosed that during 2008-09, no fund was released to the accounts of 1,045 selected beneficiaries. Instead, the block had arranged construction of houses and spent ₹3.11 crore during 2008-09 (₹2.80 crore), 2009-10 (₹0.21 crore) and 2010-11 (₹0.10 crore) respectively towards procurement of materials and engagement of labourers for the constructions of the houses disregarding the provision of the guidelines and instruction of the MoRD. It was further noticed that no formalities like calling of quotations/inviting tenders etc., were done for procurement of such bulk quantity of materials.

On this being pointed out, the BDO, Howraghat, in reply, stated (August 2013) that the constructions had to be done at block level due to the reason of late receipt of guidelines and non-opening of accounts of the beneficiaries. The reply was not tenable as no other block of Karbi Anglong had constructed houses at their level during the period covered by audit.

(B) Similarly, in three development blocks under the test-checked Sivasagar district, a total amount of ₹52.29²⁴ lakh was spent during 2008-09 to 2012-13 towards procurement of materials. No records of procurement and utilisation of the materials viz., supply order, voucher, delivery challans, Stock Register etc., were furnished to audit. Even, the list of beneficiaries against which the materials were procured and utilised could not be furnished. In the absence of the above

²⁴ (i) Sonari (₹44.65 lakh), (ii) Gaurisagar (₹7.43 lakh) and (iii) Amri (₹0.21 lakh).

mentioned essential records, the possibility of misutilisation of funds to the extent of ₹52.29 lakh could not be ruled out.

The PD, DRDA, Sivasagar while accepting the observation stated that quality materials were used in the constructions and no complaints were received regarding non completion. The reply was not acceptable as the statements were not duly supported with the records in this regard.

(C) Scrutiny revealed that the BDOs of Nazira and Demow Development Blocks under the test-checked Sivasagar district and Gabharu Development Blocks under Sonitpur District released ₹63.91 lakh, ₹143.99 lakh and ₹7.26 lakh respectively during 2008-09 to the Construction Committees of 20, 20 and eight Gaon Panchayats respectively in contravention to the provision of the guidelines. As regards utilisation of the said funds, no records particularly the sanction/release orders, number and the list of beneficiaries etc., were available at the Block headquarters. The concerned GP secretaries also could not produce the records when called for. Bank passbook(s); cash book, stock register of materials and completion certificates etc., in support of actual utilisation of the amounts could also not be shown to audit. In absence of any records in this regard, the possibilities of misutilisation of said funds could not be ruled out.

The PD, DRDA, Sonitpur stated that the fund of 2007-08 released to the Construction Committee during 2008-09 as per prevailing practice and funds were utilised genuinely. Reply was not tenable as there was neither any provision in the guidelines for releasing funds to other bodies/organizations/NGOs than the beneficiaries nor any evidences in support of his claim could be produced to audit. As regards DRDA, Sivasagar, though the PD stated that the funds actually reached to the accounts of the beneficiaries through Construction Committee, no documents as a proof of the statement could be furnished.

4.2.5 Construction of disaster resistant houses

As per the guidelines, the houses to be constructed under IAY should have minimum level of disaster resistant technology to be able to withstand minor earthquakes, cyclone, floods etc. For this, the staff responsible for the supervision of works is required to be imparted training on cost effective disaster resistant and environment friendly technologies developed by various institutions.

The State Government had neither identified any such institutions for imparting training on disaster resistant technologies to the responsible officers/staff nor any record in this regard was made available in the 10 test-checked districts. Records relating to awareness created among the beneficiaries about the disaster resistant and environment friendly technology through seminars etc., at the district and block level were also not available. Thus, the objective of construction of disaster resistant houses remained unfulfilled.

4.2.6 Poor construction of houses

As per the guidelines, efforts should be made to ensure that the IAY house is a pucca one with permanent walls and permanent roofing. The permanent nature of the walls and roofing shall be determined in such a manner that the house:

- is able to withstand the weather conditions of the place throughout the year;
- should have minimum level of disaster resistant technology to be able to withstand minor earthquakes, cyclone, floods etc.;
- walls are plastered at least externally. It is also desirable that the house should have a verandah, adequate space for pursuing livelihood activities, a stair case to go to the top of the house and rain water harvesting system.

Check on 277 Completion Reports of IAY houses (furnished by the concerned JEs alongwith the photographs) under eight²⁵ development blocks of four districts (Karbi Anglong, Nagaon, Barpeta and Sonitpur) disclosed that minimum quality specification as envisaged in the implementation guidelines were not adhered to for the construction of the houses and thereby, the constructed houses rendered as unspecified/sub standard.

The number and details of nature of substandard constructions are given in **Table- 22**.

Table- 22
Details of substandard construction

Name of the district/ Block	Nature of substandard construction							
	Walls constructed with Bamboo/ Tarza	Having no plinth height at all	Non utilization of RCC post	Non provision of Verandah	Walls not plastered	Bamboo wall plastered with mud	Without Stair case	No Water harvesting system
Karbi Anglong								
Bokajan	78	78	78	-	78	-	78	78
Nagaon								
Jugijan	-	-	-	7	7	-	7	7
Barpeta								
Bajali	22	6	-	22	-	22	22	22
Gobardhana	14	14	-	14	-	-	14	14
Sonitpur								
Gabharu	3	-	-	36	33	-	36	36
Baghmara	47	-	-	23	16	27	47	47
Choiduar	27	-	-	-	-	-	48	48
Morigaon								
Moirabari	-	-	-	25	25	-	25	25
Total	191	98	78	127	159	49	277	277

Source: Departmental records/information furnished.

²⁵(i) Bokajan, (ii) Jugijan, (iii) Bajali, (iv) Gobardhana, (v) Gabharu, (vi) Baghmara, (vii) Chaiduar and (viii) Moirabari.



Substandard constructions (as per completion report dated 14 August 2013)

Name of Beneficiary: Babu Bey of Village: Name of Beneficiary: Bindu Bashi Shil of Maising Timung, Sarupathar Village Development Brahmaputra Chapori village under Jorabari Committee under Bokajan Development Block. G.P, Baghmara Development Block, Nagaon Completed during 2009-10

4.2.7 Quality Inspection

The PD, DRDA, Karbi Anglong and staff while conducting inspection/enquiry found that:

- Erection of posts in respect of construction of houses of 14 beneficiaries under Longsomepi Block was done without foundation.
- Construction of all the houses under Haru Matikhola area of Rongkhang Block constructed during 2011-12 was poor. There was no plinth of the houses, doors and windows were made with low quality wood. The quality of iron trusses used for roofing was also poor.
- Construction of houses of four beneficiaries under Socheng Development Block was poor as there were no *chowkaths* for the windows but wooden windows were fitted with bamboo walls. The bamboo walls were also not satisfactorily built and as such, the beneficiaries were reluctant to stay in such type of house constructed by the Block authority.

The above position indicated that the approved specifications were not adhered to while constructing the houses by the Block authority.

In the remaining test-checked districts no such quality inspection was found to have been carried out by the authorities concerned.

4.2.8 Other points

4.2.8.1 Non-commencement of constructions

(A) Scrutiny of records of the BDO, Bokajan Development Block revealed that an amount of ₹19,68,000 was released (March/April 2012) and credited to the

respective bank accounts of 41 beneficiaries (@ ₹48,000 each) for the year 2011-12 under Bokajan Constituency but no fund was found withdrawn by the respective beneficiaries as of May 2013. It could not be ascertained as to whether the beneficiaries were aware of the fact of the credit of their due financial assistance into respective bank accounts as no intimation was issued to them from the Block level. Any steps taken for the construction of houses of the beneficiaries from Block level were also not on record. The details of beneficiary wise release of funds are indicated in **Appendix-21**.

(B) Similarly, a total 9,667 and 9,829 IAY houses were sanctioned for allotment to the beneficiaries during 2008-12 under Kachugaon and Kokrajhar Development Blocks respectively of Kokrajhar district, of which, 767 and 1,907 beneficiaries respectively had not started the construction work though funds to the tune of ₹344.40 lakh and ₹771.60 lakh respectively (being 100 per cent assistance) had already been released to them. The reasons for failure to commence the construction works by the beneficiaries were not available on record.

Thus, IAY fund of ₹442.58 lakh²⁶, though released to the beneficiaries, remained unutilized as of October 2013 and was fraught with the risk of misutilisation/leakages of funds.

On this being pointed out, the Commissioner, P& RD Department stated in the exit conference held on 11 November 2013 that the construction works could not be commenced due to the fact that the beneficiaries (affected by communal riot) were largely in relief camp. The reply was not tenable as the communal riot occurred in 2012-13.

Thus, non-construction of houses by the beneficiaries despite releasing funds to them was indicative of lack of effective monitoring on the part of the Block authorities besides failing to achieve the intended objective of the scheme.

4.2.8.2 Non-completion of constructions

Para-5.10 of IAY Guidelines stipulates that completion of a dwelling unit in no case should take more than two years. Scrutiny, however, revealed the following irregularities towards non-completion of works:

(A) In Behali Development Block under the test-checked Sonitpur district, 403 IAY houses sanctioned during 2011-12 remained incomplete on account of a litigation pending in the Hon'ble Gauhati High Court on irregular selection of beneficiaries. It was observed that ₹195.45 lakh (403 beneficiaries @ ₹48,500) was released by the DRDA to the Block, which, in turn, released (November 2011) ₹192.23 lakh to 403 beneficiaries (@ ₹47,700).

²⁶ (A) ₹19.68 lakh + (B) ₹422.90 = ₹442.58 lakh.

Similarly, in the test-checked Silchar Development Block under Cachar district, 738 houses sanctioned during 2009-10, remained incomplete due to court cases though a total amount of ₹142.07 lakh, being the 1st installment, was released to 738 beneficiaries (@ ₹19,250).

The Commissioner, in respect of non-completion of 403 houses under Sonitpur, stated (November 2013) that the Hon'ble High Court had passed an order to take necessary action in this regard at Government level. Accordingly, the PD, DRDA, Sonitpur enquired the matter and submitted (October 2013) the report to Government. The outcome in this regard was awaited (November 2013).

(B) In the test-checked Kachugaon Development Block under Kokrajhar district, funds amounting to ₹5.78 lakh though released to 12 beneficiaries (@₹48,200 per house) during 2010-11, but the houses were not completed by the beneficiaries as of March 2013. The reasons for non-completion of works were not on record.

4.3 Additional amenities

As per the guidelines, some basic amenities like sanitary latrine, smokeless chullah, drinking water facility, electricity and insurance policies are to be provided to the IAY houses/ beneficiaries. The status of amenities provided is discussed in the following paragraphs.

4.3.1 Convergence with TSC - Sanitary latrines

4.3.1.1 Irregular deduction from unit assistance for low cost latrine

IAY guidelines provide for convergence of activities and funds are provided under the Total Sanitation Campaign (TSC) for providing sanitary latrines in the IAY houses. Department of Rural Development (DRD) and Department of Drinking Water and Sanitation (DDWS), GOI jointly issued (18 May 2011) instruction to all States/UTs for necessary convergence and dovetailing of funds under TSC with IAY. On receipt of information of sanctioning IAY houses, the concerned authority will simultaneously sanction funds for construction of toilet. DDWS implements TSC under which BPL beneficiaries are provided incentive of ₹2,200 (for plain areas) and ₹2,700 (for hilly and difficult areas) for the construction of sanitary latrine. Hence, there remains no scope of deducting any amount from the unit cost of construction of IAY house for construction of sanitary latrine.

Scrutiny of records of the BDOs of 56 Development Blocks under the test-checked Karbi Anglong, Sonitpur, Barpeta, Karimganj, Cachar, Morigaon, Kokrajhar, Sivasagar and Dibrugarh districts, however, revealed that a total amount of ₹128.44 lakh was deducted from 41,824 beneficiaries @ ₹300 and ₹800 for the years 2011-12 and 2012-13 respectively for the construction of latrines by other

agencies in contravention of instructions issued in this regard by MoRD and DDWS in May 2011. Out of ₹128.44 lakh so deducted, only ₹40.33 lakh was released to PHE department for construction of low cost latrine and the balance ₹88.11 lakh retained with the Blocks. The details are given in **Table- 23**.

Table- 23

Irregular deduction of contribution amount for construction of low cost sanitary latrine

Sl. No.	Name of the districts (Number of Blocks involved)	Amount deducted (In ₹)						Amount released to PHE (In ₹)	Amount retained by the block (In ₹)
		2011-12		2012-13		Total			
		Number	Amount (In ₹)	Number	Amount (In ₹)	Number	Amount (In ₹)		
1.	Karbi Anglong (10)	5,695	16,70,980	1,410	4,22,900	7,105	20,93,880	16,45,180	4,48,700
2.	Barpeta (3)	1,576	4,72,800	761	2,28,300	2,337	7,01,100	-	7,01,100
3.	Sonitpur (3)	1,532	4,59,700	1,422	4,26,600	2,954	8,86,300	-	8,86,300
4.	Karimganj (2)	1,549	7,99,200	-	-	1,549	7,99,200	-	7,99,200
5.	Cachar (14)	7686	23,05,800	4,206	12,61,800	11,892	35,67,600	-	35,67,600
6.	Morigaon (3)	4,134	12,40,200	-	-	4,134	12,40,200	-	12,40,200
7.	Dibrugarh (4)	1,099	3,29,700	547	1,64,100	1,646	4,93,800	4,93,800	--
8.	Kokrajhar (8)	3991	11,97,300	999	2,99,700	4,990	14,97,000	4,28,100	10,68,900
9.	Sivasagar (9)	2774	8,32,200	2,443	7,32,900	5,217	15,65,100	14,66,100	99,000
Total		30,036	93,07,880	11,788	35,36,300	41,824	128,44,180	40,33,180	88,11,000

Source: Departmental records/information furnished.

As regards providing low cost latrine to the houses of the IAY beneficiaries either by the PHE Department or by the Blocks through NGOs is concerned, no record was available with the concerned Blocks and thereby construction of low cost latrine in respect of above mentioned IAY houses could not be ascertained in audit.

4.3.1.2 Parking of deducted amount of contributions for low cost latrine

(i) Scrutiny of records and the information furnished by PD, DRDA, Karbi Anglong revealed that during 2008-09 and 2010-11, the BDOs of the 11 development blocks under Karbi Anglong district, while releasing the fund to the beneficiary account, deducted ₹67.78 lakh from 22,593 beneficiaries (@ ₹300 each) and released ₹50.74 lakh to PHE Department from time to time for the construction of latrine. Scrutiny, however, revealed that no sanitary latrine was provided to any of the houses of the beneficiaries despite receipt of deducted amount by PHE.

Again, the BDOs, Amri and Lumbajong Development Blocks under the same district reported utilisation of ₹2.27 lakh and ₹2.98 lakh (deducted from 755 and 992 beneficiaries for the year 2008-09) respectively at their level towards construction of latrine. But no records of providing sanitary latrine to the houses of the beneficiaries could be made available. Thus, the construction of latrines remained doubtful.

(ii) All the 18 BDOs of the Development Blocks under Nagaon district deposited ₹46.65 lakh being the beneficiaries' share/ contribution for construction of sanitary latrine to the CEO, Zilla Parishad, Nagaon during 2008-09 and 2009-10. The CEO, in turn, released the said amount alongwith ₹23.10 lakh earned by way

of interest totaling ₹69.75 lakh to the Executive Engineer (PHE) and ₹1.30 lakh to Member Secretaries, Gaon Panchayat Water and Sanitation Committee (GWSC) of different GPs for the construction/providing sanitary latrine to the houses of the IAY beneficiaries.

According to the information furnished by the Executive Engineer-cum-Member Secretary, GWSC, ₹16.76 lakh was utilised by way of transfer of funds to GWSCs under different GPs. Non-utilisation of the balance amount of ₹52.99 lakh was attributed to non-receipt of beneficiary list and discrepancies in BPL ID.

(iii) Scrutiny of records & information furnished by the 33 Development Blocks under five test-checked districts (Cachar, Karimganj, Kokrajhar, Sivasagar and Dibrugarh) also revealed that during the period from 2008-09 to 2010-11, the blocks deducted ₹149.64 lakh from 49,249 beneficiaries @ ₹300 and ₹800 respectively for the provision of low cost latrine of which ₹35.58 lakh was deposited to PHE department retaining the balance amount of ₹114.06 lakh in the bank accounts of the blocks concerned till date (October 2013). District and Block wise position is given in **Table- 24**.

Table- 24

Retention of the amount deducted on account of construction of low cost latrine

Sl. No.	Name of the districts	No. of blocks involved	No. of beneficiaries from whom deducted	Amount deducted from beneficiaries during 2008-11 (₹)	Amount released to PHE (₹)	Amount retained by the block (₹)
1.	Cachar	15	28,439	85,31,700	-	85,31,700
2.	Karimganj	5	7,365	23,98,500 ²⁷	4,22,700	19,75,800
3.	Kokrajhar	8	10,212	30,63,600	23,12,700	7,50,900
4.	Dibrugarh	4	2,739	8,21,700	6,74,100	1,47,600
5.	Sivasagar	1	494	1,48,200	1,48,200	-
	Total	33	49,249	1,49,63,700	35,57,700	1,14,06,000

Source: Departmental records/information furnished.

On being pointed out, the PDs concerned while accepting the audit observation stated that the BDOs concerned had been directed to release the deducted amount to beneficiaries' account but did not furnish any reason for deduction of the amount in violation of provision of the guidelines.

4.3.1.3 Non-utilisation of incentives

In the test-checked Jugijan and Raha Development Blocks of Nagaon District, a total amount of ₹30.13 lakh being incentives under TSC in respect of 1,018 beneficiaries of three GPs was received by the blocks from PD, DRDA, Nagaon during July and August 2012 for the construction of sanitary latrine. Scrutiny revealed that these funds were kept (June - July 2013) in separate bank accounts by the Blocks without utilisation for the purpose.

²⁷ Includes ₹3,02,400 being deducted @ ₹800 against 378 houses by R. K. Nagar Block.

The PD, DRDA, Nagaon, in reply, stated (November 2013) that the Raha Development Block had already completed the construction of 625 out of 916 sanitary latrines. This needs to be verified by the competent authority.

4.3.2 Insurance policies to IAY beneficiaries

Life Insurance Corporation (LIC) of India has Insurance Policies called 'Janshree Bima' for rural BPL families and 'Aam Aadmi Bima' for the benefit of rural landless families. The DRDAs for the purpose, are required to furnish the particulars of all the willing IAY beneficiaries every month to the respective Nodal Agency implementing the 'Janshree Bima' and 'Aam Aadmi Bima' in the district so that all willing IAY beneficiaries could be covered under these insurance policies.

In all the 10 test-checked districts, none of the beneficiaries were covered under any of the above Insurance policy. Thus, the beneficiaries were deprived of the additional benefits extended under the scheme.

The PDs of all the test-checked districts accepted the audit comments and stated that steps would be undertaken for the coverage of the beneficiaries under Bima Yojana.