Main Findings of Evaluation Study of SGSY and IAY Programmes on Minorities

3.1 The Indian Constitution is clear in its objective to promote equality amongst citizens and assigns responsibility to the State to preserve, protect and assure the rights of minorities in matters of language, religion and culture. This is enshrined in the well known doctrine of 'unity in diversity' found within the Constitution. All developed countries and most developing ones give appropriate emphasis to looking after the interests of minorities. Thus, in any country, the faith and confidence of the minorities and the functioning of the State in an impartial manner is an acid test of its being a just state.

In pursuance of the Constitutional provisions, the Government of India is committed to the well being of the Minorities. Such measures are not limited to protecting and promoting their language, religion and culture, but in making special efforts for their socio-economic development and mainstreaming. As per the provisions under the National Commission of Minorities (NCM) Act, 1992, five religious communities including Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) have been notified as Minorities. Among the Minorities, Muslims, especially Muslim women, need special attention since relative to other communities; they have remained socially, educationally and economically backward. According to 2001 Census, 18.4 per cent of our population belongs to Minority communities. Muslims constitute 13.4 per cent, Christians 2.3 per cent, Sikhs 1.9 per cent, Buddhists 0.8 per cent and Parsis 0.07 per cent of the country’s total population. In absolute numbers, Muslims (nearly 140 million) account for 72.8 per cent of the total minority population of 189.5 million.

The distribution of minority population indicates that Muslims are in majority in the Union Territory of Lakshadweep and in the State of Jammu & Kashmir. There are six states where proportion of Muslims to total population is above the national percentage of 13.4% - Assam (30.9%), West Bengal (25.2%), Kerala (24.6%), Uttar Pradesh (18.55%), Bihar (16.5%), and Jharkhand (13.8%). In absolute numbers, Uttar Pradesh (30.7 million), West Bengal (20.2 million), Bihar (13.7 million), and Maharashtra (10.70 million) have the largest Muslim population. The highest percentage of Christians (to total population) is percentage of Christians (to total population) is found in Nagaland (90%), Mizoram (87%), and Meghalaya (70.03%). There are also substantial numbers of Christians in Kerala, Tamil Nadu, Andhra Pradesh, Jharkhand, Orissa, Maharashtra and Karnataka. Sikhs constitute 60% of the population of Punjab. Buddhists are categorized into traditional and neo-Buddhists. Traditional Buddhists are, by and large, from tribal communities inhabiting hilly areas of Ladakh, Himachal Pradesh, West Bengal, Sikkim, Assam and the States of Northern Eastern Region. The highest percentage of Buddhists is in Sikkim (28.1%) followed by Arunachal Pradesh (13%). In absolute numbers, Maharashtra reported 58.38 lakh Buddhists, the highest in the country. Parsis number just 69,000 and mostly reside in Maharashtra.

Prime Minister’s New 15-Point Programme

Prime Minister’s New 15-Point programme was launched in 2006 aimed at ensuring the well-being, protection and development of Minorities. While the 1983 15-Point Programme centred on communal riots, representation of Minorities in services and ensuring flow of benefits to individual beneficiaries, the focus of the new Programme is to make certain that benefits of various schemes/programmes flow equitably to the Minorities. For this, it quantifies a certain portion of development projects to be established in the areas with minority concentration. It stipulates that wherever possible, 15% of targets and outlays under various schemes will be earmarked for the Minorities. All Central Ministries/ departments, State Governments/ UT Administrations have been advised to implement this new Programme. Five
Central Ministries viz. Human Resource Development (HRD), Labour & Employment (LEM), Housing & Poverty Alleviation (H&UPA), Rural Development (RD) and Women & Child Development have been given responsibilities in their respective areas. The procedure for monitoring the outcomes of these multiple initiatives is clearly laid out. It will be done on a half yearly basis by the Committee of Secretaries (COS) and the Cabinet. The Ministry of Minority Affairs (MMA) is the nodal Ministry for coordinating and monitoring the implementation. The key elements of the monitoring will be - focus on meeting financial targets; target oriented monitoring based on a plan of achievable outcomes under each programme and Ministry; outcome targets to be staggered and time bound, and monitored accordingly; regular evaluation studies conducted by both Ministry of Minority Affairs and by external expert evaluators; space for concurrent evaluation through existing identified institutions in key target states; focus on regular and accurate information flow from district to State to Centre; focus on smooth fiscal flow and regular identification of bottlenecks; flexibility for review and revision of programme designs.

The objectives of the Prime Minister’s New 15-Point Programme are as follows:-

a) Enhancing opportunities for education.

b) Ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs.

c) Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes.

d) Prevention and control of communal disharmony and violence.

An important aim of the new programme is to ensure that the benefits of various government schemes for the underprivileged reach the disadvantaged sections of the minority communities. The underprivileged among the minorities are, of course, included in the target groups of various government schemes. But in order to ensure that the benefits of these schemes flow equitably to minorities, the new programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15% of targets and outlays under various schemes should be earmarked for minorities.

Physical Targets and Financial Outlays

Considering the complexity of the programme and its wide reach, wherever possible, Ministries/Departments concerned will earmark 15 percent of the physical targets and financial outlays for minorities. These will be distributed between States/UTs on the basis of the proportion of Below Poverty Line (BPL) population of minorities in a particular State/Union Territory to the total BPL population of minorities in the country, subject to the following:-

(a) (i) For schemes applicable exclusively to rural areas, only the ratio relevant to the BPL minority population in rural areas would be considered.

(ii) For schemes applicable exclusively to urban areas, only the ratio relevant to the BPL minority population of urban areas would be considered.

(iii) For others, where such differentiation is not possible, the total would be considered.

(b) For States/UT referred to in Para 7 (b), the earmarking will only be for the BPL minorities, other than that in majority.

The schemes amenable to such earmarking are the following:-
Point No. (A) Enhancing opportunities for Education

(1) Equitable availability of ICDS Services
Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres

(2) Improving access to School Education
Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes.

Point No. (B) Equitable Share in Economic Activities and Employment

(3) Self-Employment and Wage Employment for the poor
(a) Swarnjayanti Gram Swarojgar Yojana (SGSY)
(b) Swarn Jayanti Shahari Rojgar Yojana (SJSRY)
(c) Sampurna Grameen Rozgar Yojana (SGRY)

(4) Upgradation of skills through technical training
New Industrial training Institutes (ITI) and upgradation of existing ITI.

(5) Enhanced credit support for economic activities
(b) Bank credit under priority sector lending.

Point No. (C) Improving the conditions of living of minorities

(6) Equitable share in rural housing scheme
Indira Awaas Yojana (IAY)

(7) Improvement in condition of slums inhabited by minority communities
Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Impact Evaluation Study

The Ministry of Minority Affairs, Government of India, is coordinating and monitoring the implementation of the Prime Minister’s new 15 Point Programme. During a review meeting of the Committee of Secretaries, it was decided that the Ministry of Rural Development, Government of India, would ascertain the effectiveness of the process of earmarking in the schemes IAY and SGSY and organize impact evaluation study, in order to see whether the benefits of earmarking were actually reaching the minority or not. Accordingly, the Ministry of Rural Development, Government of India, commissioned an impact evaluation study to the National Institute of Rural Development (NIRD), Hyderabad.

Objectives

The objectives of the impact evaluation study were to:

a. Examine the extent of actual coverage of the minorities in the selected States as per the stipulated earmarking of 15% allocation of funds and targets for minorities under IAY and SGSY programmes

b. Analyse the pattern of earmarking of targets for the minorities in the districts of the selected states
c. Ascertain whether the benefits of earmarking are actually reaching the minority or not; and

d. Assess the impact of such earmarking on the socio-economic wellbeing of the minorities.

**Methodology**

Evaluation study was carried out in seven minority concentrated districts in the States of Bihar, Karnataka, Kerala, Jharkhand, Uttar Pradesh, Uttarakhand, and West Bengal. From each of these States, one minority concentrated district was selected for undertaking evaluation study on the impact of 15% earmarking of allocation of funds and target for minorities with reference to the IAY and SGSY programmes. From each district, 100 members of the self-help groups (SHGs) constituted under the SGSY programme, and 50 beneficiaries of IAY programme were selected for conducting evaluation study. The sample size covered in the evaluation study thus comprised 700 members of SHGs under the SGSY programme and 350 IAY beneficiaries.

Primary data for the impact evaluation study from the targeted and sampled respondents was collected by using a structured schedule designed for the study. In addition, methodologies like participant observation, focus group discussions, case studies etc. were also be used for collection of qualitative data. Secondary data on flow of funds, institutional and administrative arrangements were collected from the Rural Development Department and DRDAs of the concerned State and the districts respectively. As the evaluation study focused on impact of SGSY and IAY on the quality of life of targeted minority communities, the data on the following variables were collected.

- Awareness on the programmes
- Facilitation process while accessing the programme
- Development agency’s initiatives in reaching the targeted community
- Quality and quantity of assets and services accessed
- Utility of assets and services offered
- Qualitative and Quantitative change in social and economic aspects at household level

The evaluation study for assessing the impact of SGSY and IAY programmes on minorities was carried out in seven States. Distribution of minority population in terms of their literacy may be seen in seven states where impact evaluation study was conducted may be seen in table 2.5. It is easily discernible from the table that literacy percentage among the Muslims is highest in the state of Kerala (89.4%) followed by Karnataka (70.1%), West Bengal (57.5%), Jharkhand (55.6%), Uttarakhand (51.1%), Uttar Pradesh (47.8%), and Bihar (42.0%).

The distribution of population according to socio-religious groups (SRCs) in seven States, where evaluation study was carried out, reveals that in all the seven States, Muslims were the dominant minority group and their percentage varied from 12.2 percent to 25.2 percent; the lowest being in Karnataka (12.2%), and highest in West Bengal (25.2%). The non-Muslim minority group varied from 0.2% in Bihar State and 19.1% in Kerala. The distribution of minority population in the seven districts, where study was carried, having substantial minority population may be seen in table 2.7. The minority groups’ population in the seven districts varied from 20% to 53%. The highest minority population (53%) was found in Rampur district in Uttar Pradesh, followed by Kerala (49%), Haridwar (35%), Bidar (31%), and Howrah (25%), Darbhanga (23%), and Ranchi (20%).
Distribution of the respondents’ sample in terms of their sex and age revealed that majority of the sample selected for the study was that of the females (86.95%) and the remaining were males (13.05%). Since the study has more samples drawn from SGSY beneficiaries, who were mostly dominated by female members, the presence of women is more in the sample. In fact, the men, who constituted the sample, were mostly drawn from IAY beneficiaries. In Karnataka, there has been no sample of males as the IAY houses in Karnataka are always allotted in the name of female members of the households. It was only in Bihar and Uttar Pradesh that the male members had a considerable presence as the SHGs are having membership from both the sexes i.e. males and females. Among the sampled respondents, 86.95% and 13.05% comprised female and male respondents respectively. As regards the age group of the respondents, 38.86% respondents were in the age group of 30-40 years followed by 20-30 years (34.67%), 40-50 years (14.95%) and so on. Major chunk of sample respondents (92%) were married and the remaining were spread in the category of unmarried (3.05%) and widower (4.95%). In terms of type of family, majority of the sampled respondents belonged to Nuclear family (78.95%) followed by Joint family (19.33%) and extended family (1.72%). In terms of the educational attainment of the respondents, 47.72% of respondents were illiterate, and remaining respondents were in the category of literates (34.86), primary (10.48%), middle (4.66%), secondary (2.0%) and Graduate (0.28%). The number of literates among the sampled respondents was more in the districts of Bidar Karnataka), Wayanad (Kerala), Howrah (West Bengal), Ranchi (Jharkhand) compared to respondents in other States. The number of illiterate respondents was quite in the districts of Haridwar (Uttarakhand) and Rampur (Uttar Pradesh). Respondents with graduate level of qualification was completely absent in the districts of Darbhanga, Bidar, Haridwar and Howrah. Majority of the respondents (32.34%) were working as non-agricultural labourer as principal occupation, followed by agricultural labor (20.92%), petty business (13.24%), cultivation (9.9%), skilled work as artisans (4.0%) and so on.

Physical and financial Progress under the SGSY for Minorities in the States where study was undertaken

The physical progress of the SGSY with respect to the minorities is assessed in terms of the number of members of SHGs and number of individual Swarozgaris belonging to the minority group assisted for economic activities. The data on physical performance of the SGSY with respect to the minorities revealed that number of members of SHGs belonging to the minority group assisted for economic activities during the year 2007-08 comprised 10.77 % of the total members of the SHGs, and 11.39% during the year 2009-09. Similarly, the number of individual Swarozgaris belonging to the minority group assisted for economic activities during the year 2007-08 and 2008-09 comprised 7.77% and 10.73% of the total individual Swarozgaris. Thus, the data on physical performances of the SGSY with respect of the minorities clearly show that the stipulated target for the minorities to the extent of 15% could not be achieved at the national level. But when we assess the achievement at the State level, it is found that during the year 2007-08, some States like Assam (34.55%), Kerala (22.75%), and West Bengal (29.87%) could achieve more than the stipulated target of 15% for the minorities under the SGSY with regard to providing economic assistance to the minority group members’ SHGs. Similarly, during the year 2008-09, some states like Assam (22.22%), Kerala (23.82%), Manipur (33.52%), Tamil Nadu (19.55%), West Bengal (30.35%) could achieve the target for the minorities more than the stipulated target of 15% with regard to providing economic assistance to the members of the minority group SHGs.

As regards the physical performance of the SGSY with respect to providing economic assistance to the individual Swarozgaris belonging to the minority group during the year 2007-08, available data revealed that the States like Assam (24.22%), Bihar (15.44%), Goa (29.27%), West
Bengal (100%) could achieve more than the 15% stipulated target. Similarly, during the year 2008-09, States like Assam (25.74%), Goa (191.3%), Haryana (17.29%), Maharashtra (33.70%), West Bengal (91.67%) could also succeed in achieving more than the 15% stipulated target for providing economic assistance to the individual swarozgaris.

During the year 2007-08, 122958 minority group SHGs which were assisted for economic activities under the SGSY, comprised 10.78% of the total 1141342 SHGs that were assisted for the economic activities. Similarly, during the year 2007-08, 18986 individual swarozgaris were assisted for economic activities which comprised 7.78% of the total 244149 individual swarozgaris assisted. If we compare the achievements on this front during the year 2008-09, we find that 155344 minority group SHGs were assisted for economic activities which comprised 11.62% of the total 1337498 SHGs assisted. Similarly, 31450 individual swarozgaris of minority group were assisted during the year 2008-09 which accounted for 10.85% of the total 289924 individual swarozgaris assisted for economic activities. Thus, we find that though there has been marginal increase from 10.78% to 11.62% in terms of coverage of the minority group SHGs between 2007-08 and 2008-09, it has not yet reached the desired level of 15%. Similar trend may also be noticed with regard to providing economic assistance to the individual swarozgaris belonging to the minority groups as it increased from 7.78% during the year 2007-08 to 10.85% during 2008-09.

Among the sampled States, where the evaluation study was conducted, which succeeded in earmarking and providing assisting for economic activities to more than 15% SHGs of the minority group during the year 2007-08 were the State of Kerala (22.76%) and West Bengal (29.88%), whereas the States which succeeded in earmarking and providing more than 15% individual swarozgaris for economic assistance included Bihar (15.44%), and West Bengal (100%). Other States like Bihar (8.60%), Karnataka (10.70%), Uttar Pradesh (7.91%), Uttarakhand (4.75%), and Jharkhand (9.61%) fell short of the 15% target of earmarking 15% minority group SHGs for providing economic assistance. Similarly, the states which fell short in earmarking and providing economic assistance to the 15% individual swarozgaris of minority group during the year 2007-08 were Karnataka (9.97%), Kerala (9.41%), Uttar Pradesh (8.33%), Uttarakhand (1.91%), and Jharkhand (6.49%). Similarly, during the year 2008-09 only two States namely, Kerala (23.82%), and West Bengal (30.36%) could earmark and provide more than 15% economic assistance to the SHGs of the minority group. During the year 2008-09, only one State i.e. West Bengal (91.66%) could earmark more than 15% economic assistance to the individual swarozgaris belonging to the minority group.

The data on quarterly physical progress under the SGSY for Minorities during the year 2007-08 against the annual target for minorities revealed that the highest percentage coverage of the Minority swarozgaris, in the seven States selected for study, up to the 4th quarter has been in the State of Kerala (203.86%) followed by Karnataka (136.92%), Jharkhand (65.36%), Uttar Pradesh (62.77%), West Bengal (57.49%), Uttarakhand (39.98%), and Bihar (38.01%). The overall percentage coverage of the Minorities Swarozgaris under the SGSY in respect of the total target set for the Minorities has been to the extent of 70.18% up to the 4th quarter during the year 2007-08, and 89.67% during the year 2008-09 up to the 4th quarter.

Analysis of the data on the State-wise subsidy and credit disbursed to the minorities under the SGSY revealed that during the year 2007-08, Rs. 191850.2772 lakhs was disbursed as credit and subsidy to the minorities which included Rs. 80759.182 lakhs as credit and Rs. 111438.1042 lakhs as subsidy. Similarly, during the year 2008-09, a total of Rs. 14763.699 lakhs was disbursed as credit and subsidy, and out of this amount, credit comprised Rs. 9883.477 lakhs and subsidy was Rs. 4926.11 lakhs.
Minorities Participation in the SGSY

The survey data revealed that the major source of information and help for availing of benefits under the SGSY scheme was provided by the Rural Development Functionaries (44.71%) across the seven states selected for the study. The other major source for facilitating flow of information among the minority groups about the SGSY was through the existing SHG members. Panchayati Raj Institutions (10%) also played significant role in generating awareness about the SGSY among the minority groups, especially in the State of West Bengal. The Village Elders (4.71%) and Relatives (0.86%) also appear to have played some role in generating awareness about the SGSY.

The process of formation of the minority group SHGs had begun in the year 1999 and this process continued till 2007. However most of the SHGs were formed during the year 2006 (27.86%) followed by the year 2005 (23%), 2004 (21.14%), 2003 (13.14%), and so on. It was reported to the research study team members by the district authorities dealing with the SGSY that such SHGs of Minority groups who were formed earlier, but not given revolving fund, were included for further assistance in terms of credit and subsidy during the year 2007-08 and 2008-09. Majority of the SHG members selected for study belonged to the below poverty line (BPL) category (79.71%) and remaining SHGs (20.39%) were having SHG members who presented a combination of the BPL and the above poverty line (APL) members. Majority of them (67.57%) were reported continuing as members for more than two years. Only 117 members (16.71%) reported that they were members for a span of 1 – 2 years. Further, 97 members (13.86%) and only 10 members (1.43%) reported that they were members for duration of less than 1 year and less than 6 months respectively.

Majority of the (96.14%) SHGs were having written bye-laws, and the members were having adequate awareness in this regard. The meetings of the SHGs were being conducted quite regularly (94.29%) and it reflects the continuity of the SHGs in a coordinated and cohesive manner. by the majority of the members (71%) that there has been the practice of rotation of office-bearers. An overwhelming majority of members (93%) mentioned that the Minutes of the meetings were being recorded and also maintained in their respective SHGs. Regarding office-bearers, the awareness of members on various positions held by them was found to be quite satisfactory. Our enquiry revealed that 493 members (70.43%) were aware as to who was the President of their SHGs.

Majority of the SHG members (81%) contributed Rs 10/- and only 19% members reported in certain districts that they were contributing Rs. 15/-.. However, in terms of actual contribution per month, Ranchi district in Jharkhand state recorded highest amount where they contributed Rs 15/- per week and thus monthly contribution becomes Rs. 60/-. The lowest amount of savings was recorded in the districts of Darbhanga (Bihar), Haridwar (Uttarakhand) and Rampur (Uttar Pradesh) since the amount of contribution was only Rs 10/- per month in these districts. 92% SHG members reported that they were paying their contributions regularly.

The SHG members had substantial knowledge on aspects like Savings Register (92%), Cash Book (90%), Group Pass Book (87%) etc. The selected swarozgaris were, however, found lacking knowledge on important registers like Register for Income Generating Activities (34.57%), Bank Loan Register (53.14%), Visitors Register (20.14%) etc. In reference to individual Pass Book, only 70% of the beneficiaries reported that they were having knowledge about this.

In most of the states, except in Bidar district (Karnataka) and to some extent in Rampur district (Uttar Pradesh), the records were being maintained largely by Group Leaders (65.86%). 192 beneficiaries (27.43%) expressed that there is a practice of adopting certain punitive measures at
the SHG level. However, in respect of punitive measures with reference to checking default loan repayment contribution (39.43%), the SHGs were stricter. Similar is the case with default in regular contribution (37.86%) as well as non-attendance in meetings (36.29%).

**Impact of SGSY on Minorities**

Majority of the swarozgaris felt that impact of the SGSY has been more on their economic development (80.14%), followed by social development (12.71%), increase in entrepreneurial skill (2.14%), increase in group participation (1.43%) and so on. The responses on nature of impact varied in different districts. For example, improvement in economic status has been reported from Darbhanga (95%), Howrah (95%), Ranchi (90%), Bidar (90%), Wayanad (90%) districts, whereas in districts like Rampur (51%), and Haridwar (50%) the improvement in economic status less than other districts mentioned above.

It was reported by 68.57% of the swarozgaris that due their participation in SGSY, there has been increase in family savings and this they considered as one of the major gains from the SGSY. Improvement in their level of awareness about the development programmes was reported by 67.29% swarozgaris. Improvement in their level of income was expressed by 65.57% swarozgaris. Easy access to credit was also perceived by 44.57% swarozgaris as the impact of the SGSY scheme in the economic sphere.

Possession of self-employment skills was considered by 36.29% swarozgaris as another area in which they perceived the impact of the SGSY scheme. As part of the SGSY, the swarozgaris had undertaken income generating activities and underwent training in skill development. Around one fifth of the swarozgaris (18.57%) felt that their participation in SGSY lessened their debt burden. Further, nearly one third of the swarozgaris (31.71%) felt that they were relieved from the clutches of money lenders due to their participation in the SGSY. Similarly, nearly one fourth of the respondents (24.29%) felt that they could purchase certain new gadgets from the income accrued to them from the SGSY. Fe swarozgaris (9.43%) also expressed they could purchase gold ornaments due their participation in SGSY.

The social spheres in which the swarozgaris perceived impact included creation of opportunities to invest in children’s education (43%), participation in group activities (40%), increase in social status (20.57%), ability to take decisions (26.57%), care for the sick persons (16%), improvement in the quality food intake (25.57%), skill development (24.86%), improved self-esteem (27.43%) and social inclusion (22.86%).

Most of the swarozgaris (81.57%) expressed that the decision to earmark 15% funds and targets in favour of the minorities has greatly enabled them to access the benefits under SGSY. Most of the swarozgaris (89.71%) also felt that there was a need to take special care of the minorities in various development programmes so that could feel mainstreamed in the rural development programmes, and came out from the web of social exclusion from which they have been suffering for quite some time.

**Financial & Physical Performance under IAY at State & Districts Level**

Most of the States succeeded in earmarking 15% of funds from the IAY allocation towards minorities during the year 2007-08 and 2008-09. When we analyzed the percentage utilization of the earmarked funds for the minorities under the IAY during the year 2007-08, data revealed that the extent of utilization was 54.96% at all India level up to the 4th quarter. As regards the percentage utilization of the earmarked funds under the IAY with respect to the seven States where the evaluation study was carried out, the available data revealed that maximum utilization of funds in favour of the minorities was done in Kerala (106.99%)
followed by Uttar Pradesh (66.13%), Bihar (61.74%), Jharkhand (57.03%), West Bengal (54.21%), Karnataka (38.93%), and Uttarakhand (36.85%). Similarly, when we examine the percentage utilization of the earmarked funds under the IAY at all India level during the year 2008-09, it increased to 85.29% in comparison to the total utilization of 54.96% during the year 2007-09. This clearly shows that the percentage utilization of the earmarked funds under the IAY for the minorities has increased. During the year 2008-09, the percentage utilization of the earmarked funds in favour of the minorities under the IAY in the seven States, where evaluation study was carried out, the State of Kerala again had the maximum percentage utilization of funds for the minorities (116.73%) followed by Uttar Pradesh (101.34%), Bihar (101.24%), West Bengal (92.51%), Uttarakhand (67.90%), Jharkhand (64.95%), and Karnataka (24.96%). The data regarding percentage earmarking of funds in favour of the minorities for the year 2007-08 and 2008-09 clearly show that Prime Minister’s 15 Point Programme for the Minorities which was launched in 2006, and has emphasized on bringing about improvement in the living conditions of the minorities by ensuring their equitable share in rural housing scheme such as the IAY by earmarking 15% of funds, has received serious attention in all the States, and stipulated earmarking of funds has been done for the minorities under the IAY for the minorities.

As regards the physical progress for construction of the IAY houses targeted for the minorities, at the all India level, the percentage achievement was to extent of 48.90%. If we examine the physical performance of the progress of the IAY houses for the minorities against the targeted number in the seven States during the year 2007-08, where the evaluation study was conducted, it is clear from the available data that maximum physical progress in the construction of house for the minorities against the targeted number was recorded in the State of Kerala (93.21%) followed by Uttar Pradesh (62.63%), Jharkhand (55.74%), Uttarakhand (51.31%), Bihar 949.80%), West Bengal (44.31%), and 38.93%). Increasing trend in the physical progress in construction of the IAY houses for the minorities was noted for the year 2008-09 as it increased to 110.70% during 2008-09 when compared to 48.90 during 2007-08. Similar increasing trend in physical performance was recorded in construction of the IAY houses for the minorities against the targeted number of IAY houses for them with respect to the seven States where evaluation study was conducted. It was extremely satisfying to note that all the states have responded very positively and enthusiastically to the Prime Minister 15 Point Programme for the Minorities, and this is adequately evidenced in the manner in which they States have not only been earmarking 15% IAY houses for the minorities, but the physical progress with respect to the targeted number has also been fairly good.

**Minorities participation in the IAY**

In majority of the cases (58.86%), the department/agency which was entrusted with the implementation of the IAY played vital role in helping the minorities getting selected under the IAY. The Gram Panchayat too (27.43%) played substantial role in facilitating the minorities becoming the beneficiaries under the IAY. Other than the Gram Panchayat which helped the minorities in giving information about the IAY and getting selected as a beneficiaries under the IAY included NGOs (2%), relatives (3.71%) and neighbours (2.86%) and the CBOs (5.14%).

It was also revealed during the field study that in majority of the cases (78.86%), the IAY houses were allotted in the name of women either as direct beneficiaries or as companion of male beneficiaries. In Karnataka, all the beneficiaries were women since in Karnataka a policy decision was taken by the implementing agency to allot the houses in the name of women only. Joint allotment (3.14%) incidences were quite a few. Allotment of houses in the name of head of the household (18%) was also recorded from States like Bihar, Jharkhand, Uttarakhand and West Bengal.
As regards the ownership of house-pots, in majority of the cases (87.14%) it was the own plot of beneficiaries themselves. In terms of location also, the beneficiaries were mostly reported satisfaction as only 42 beneficiaries (12%) reported that their houses were located outside the periphery of main habitation. Further, the houses constructed were mostly in layout area (91.71%) indicating the location of houses in a systematic manner with civic amenities. The IAY beneficiaries gave very positive feedback about the possession of allotted houses by the beneficiaries. Out of 350 beneficiaries selected for the study, as many as 327 beneficiaries (93.43%) reported that the allotted houses were in their physical possession. Majority of the beneficiaries (93.43%) reported that the house construction work had been completed and that they had taken physical possession of the houses allotted to them. Similarly, most of the beneficiaries (90.57%) also reported that they were themselves residing in those houses and had not been sub let to anybody. Further, majority of the sampled beneficiaries (84.29%) opined that the space available in the houses was adequate to them. Though the beneficiaries were quite content with location, adequacy of accommodation etc., yet majority of them (81.71%) felt that the design of the house was imposed on them as they had been consulted in designing the layout of the houses.

Use of local materials in house construction was given high priority as bricks (84.57%), wood (81.46%), sand (68%) and lime (29.7%) etc. were widely used. As regards the application of low-cost technology while constructing IAY houses, except in few cases, the beneficiaries gave encouraging response. For instance, while fixing doors and windows, 79.42% beneficiaries reported that there has been extensive use of low-cost technology. Similarly, 44.85% beneficiaries reported that low cost technology was also used in the construction of walls, and 29.7% beneficiaries agreed that in the laying of roofs of the IAY houses, the low cost technology was also used. In the areas like beam construction, flooring and plastering, only 8%, 12% and 13.43% beneficiaries respectively felt that the low cost technology was used.

An overwhelming 86.28% beneficiary reported that the electricity was provided for street lighting but only 44.29% said that their houses had also been electrified. Similarly, 96.86% beneficiaries said that community drinking water facility was available in their habitation area but only 44.86% beneficiaries said that they had been provided electricity in their IAY houses. As regards the sanitation and hygiene situation in the IAY houses, 65% beneficiaries reported that sanitary latrines were provided in their houses and 58% beneficiaries said they were using the latrines. This situation varied in different districts. For example, in Darbhanga (Bihar) distrit only one out of 50 beneficiaries was having sanitary latrine in the IAY house. In Ranch district in Jharkhand State, only 3 out of 50 sampled beneficiaries were having sanitary latrines were having sanitary latrines in their IAY houses. As regards providing the smokeless chullah to the IAY beneficiaries, the data from the sampled beneficiaries show that only 32.29% beneficiaries were provided with smokeless chullah, and 29.71% were using the same.

As regards access to basic services, 79.14% beneficiaries reported that the IAY houses provided to them were linked with the drainage facility and roads. As regards proximity to the primary school and market places, 97.14% and 73.71 beneficiaries respectively reported that their houses were conveniently located to avail of these facilities. Similarly, 66.57% and 69.14% beneficiaries reported that they were having easy access to the bus station and Primary health Centre (PHC) respectively. Also, 60.29% beneficiaries opined that their IAY houses were located in such places which were free from the natural hazards.

Majority of the beneficiaries (76.57%) expressed that they received the full amount provisioned under the IAY. It was only in the States of Jharkhand (6%) and Bihar (34%) where the beneficiaries response was discouraging in this regard. Otherwise in the remaining states, the response was quite encouraging. As regards the adequacy of unit cost, a little over one third of
the beneficiaries (37.42%) expressed that they were quite content with the prescribed unit cost. In other words, majority of the beneficiaries were quite discontent with the unit cost and were compelled to mobilise finances from other sources to meet their house construction requirements. Majority of the beneficiaries (50.29%) opined that they could manage to meet the additional cost of house construction from their own savings. The IAY beneficiaries reported that they took loan from the neighbours (25.43%), money-lenders (14.57%), banks (9.71%) and other sources (12%). In this regard, it may be pointed out that the ‘other sources’ included SHGs.

The average time taken in disbursement of financial assistance varied from ‘within 1-2 months’ (23.43%), ‘within 3 months’ (24%) and ‘more than 3 months’ (22.86%). Considerable number of beneficiaries (19.43%) reported that they received the assistance within one month. A few of the respondents (4%) expressed that they got the assistance within fortnight. About the quality of construction of the IAY houses, majority of the beneficiaries (58.57%) expressed that the quality was good and followed by ‘satisfactory’ (25.14%), ‘very good’ (14.86%). In all, as much as 98.5% of beneficiaries were quite content with the quality of construction. Only five beneficiaries (1.5%) expressed that the quality of construction is either poor or very poor and these cases were reported from Uttar Pradesh and Uttarakhand.

The physical verification to ascertain the quality of the IAY houses was done. It revealed that most of the IAY houses were found to be either in satisfactory (41.43%), good (45.43%) and very good (11.14%) conditions. Only seven houses, five in Rampur district in Uttar Pradesh and two in Haridwar district in Uttarakhand were found to be in either poor or very poor in terms of quality of construction. As regards maintenance of the IAY houses, it was found that 45.71% beneficiaries had kept in good condition followed by satisfactory (41.43%), very good (10%), poor (1.71%), and very poor (1.14%) conditions. It can thus be concluded the beneficiaries were mostly happy with the quality of construction of the IAY houses, and they were also taking good care of the allotted houses in terms of their maintenance.

Almost all the beneficiaries (94.29%) participated in the construction of the houses. It was only in Uttar Pradesh that nine out of fifty respondents reported non-participation. Otherwise throughout the study area, the participation from beneficiaries was almost total. As regards the nature of participation, most of the IAY beneficiaries assumed the role of either labour (58.86%) or dual role as labour-cum-supervisor (34.57%). Very few of the respondents (6.57%), that too majority of them from Kerala, assumed the role of only supervisor. In other words, in all the states, the participation of beneficiaries in the construction of houses is more direct involvement than indirect involvement.

**Impact of IAY on Minorities**

As regards the impact of the IAY on minorities, 85.14% IAY beneficiaries reported that due to the allotment of the IAY houses, they now feel relieved from tensions and worries of possessing a house, and now feel more confident to lead an improved socio-cultural life. Besides, 70.86% beneficiaries felt that they are in a position to devote more time towards income generation activities and as a result their income level has increased. Similarly, 78% beneficiaries felt very satisfied on account of now having access to better houses. Almost 76.29% beneficiaries agreed that due to getting relieved from the tensions of managing a house for themselves, now they are putting more resources towards education of their children as they have started sending their children to school. It was very encouraging to note that 75.43% minority group beneficiaries of the IAY strongly felt that their social status had improved, and 71.71% respondents also reported that they now feel more mainstreamed into the larger society.