

**REPORT**  
**OF**  
**SPECIAL MONITORING (PHASE-1) OF MAHATMA GANDHI**  
**NREGA & PRADHAN MANTRI AWAAS YOJNA**  
**(GRAMEEN) IN COOCHBEHAR DISTRICT, WEST BENGAL**

(File No. Q-18012/06/2021-NLM)



ग्रामीण विकास मंत्रालय

भारत सरकार

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## Abbreviation

<b>DM</b>	<b>District Magistrate</b>
<b>DC</b>	Deputy Commissioner
<b>CEO</b>	Chief Executive Officer
<b>APL</b>	Above Poverty Line
<b>BPL</b>	Below Poverty Line
<b>BDO</b>	Block Development Officer
<b>GS</b>	Gram Sewak
<b>APO</b>	Assistant Project Officer
<b>DC</b>	District Collector
<b>DRDA</b>	District Rural Development Agency
<b>DDUGKP</b>	DeenDyalUpadhayay Grameen Kaushal Yojna
<b>DAY-NRLM</b>	DeenDayalUpadhayay National Rural Livelihood Mission
<b>GP</b>	Gram Panchayat
<b>MGNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>MoRD</b>	Ministry of Rural Development
<b>NLM</b>	National Level Monitor
<b>PHED</b>	Public Health Engineering Department
<b>PIU</b>	Program Implementation Unit
<b>PIA</b>	Project Implementing Unit
<b>PMKSY</b>	Pradhan Mantri Krishi Sinchayee Yojana
<b>PMAYG</b>	Pradhan Mantri AwasYojna
<b>SHG</b>	Self Help Group
<b>GRS</b>	Gram Rojgar Sewak
<b>SBM</b>	Swachh Bharat Mission
<b>TA</b>	Technical Assistant
<b>JE</b>	Junior Engineer
<b>BC</b>	Block Coordinator

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## **1. MGNREGA- Performance, Planning & Implementation of the Programme in the District**

Monitoring of Rural development programmes is important to assess the efficient delivery of schemes at the grass-root level particularly in view of substantial strides to be taken in the allocation of funds. To identify gaps in the achievements of the scheme, a set of performance indicators is developed for the programmes/schemes. Information collected on the indicators by field visits helps the programme managers to carry out mid-course corrections as and when necessary. To maintain objectivity in monitoring, Ministry employs third-party monitors. The monitors are drawn from reputed institutions having expertise in monitoring and evaluation of the programmes of the Ministry.

The special monitoring (Phase-I) of Mahatma Gandhi NREGA and Pradhan Mantri Awas Yojna (Gramin) was entrusted to Indian Institute of Public Administration for Alipurduar and Coochbehar districts of West Bengal. Under the special monitoring from each of the districts, 12 Gram Panchayats have been drawn as per the instructions received from the Ministry of Rural Development, Govt. of India. In the Coochbehar district, three blocks viz. Coochbehar-II, Dinhata-I, and Tufanganj were selected. However, 3 GPs from Coochbehar-II, 6 GPs from Dinhata-I and 3 GPs from Tufanganj blocks were drawn. The GPs under the Coochbehar block covered were: Baneshwar, Khagrabari and Khapaidanga. From Dinhata block, the GPs covered were Bara Atibari-II, Bhetaguri-II, Putimari-I, Chowdhurihat, Gobra Vhara Nayarhat and Sukarukuthi. From, Tufanganj-I block, the GPs covered were: Chilkhana-I, Dhalpal-I and Nakkatigachh. The visit-based monitoring took into account the transparent selection of beneficiaries, the completed and ongoing works under MGNREGS and PMAY-G. The monitoring work was completed in almost 6-7 days, as prescribed by the Ministry. In the course of monitoring, a team of two scholars constituted the NLM for a district. The team visited the sites relating to MGNREGS and PMAY-G. Though district, block-level and GP level functionaries coordinated the NLM, no engineer was deputed with the team for garnering the feedback on the quality of assets created/being created. The randomly selected beneficiaries of the scheme provided information about the usefulness and efficacy of the assets under the scheme.

**Table 1.1: Basic facts about Coochbehar district**

<b>State</b>	<b>West Bengal (Coochbehar)</b>
Area	3387 Square Kilometers
Population	2819086 (as on 2011)
Density	830 per square kilometer
Tehsils/Block	12
Villages	1132
Sex Ratio	1061.4
Literacy	74.78%

The table above reveals that the district of Coochbehar circumscribes an area of 3387 sq. kilometers. As per information available with the public domain, the district has a population of 28.19 lakh. The district has 12 blocks, namely Coochbehar-I, Coochbehar-II, Dinhata-I, Dinhata-II, Haldibari, Mathabhanga-I, Mathabhanga-II, Mekhliganj, Sitai, Siltalkuchi, Tufanganj-I and Tufanganj-II. In the selected three blocks, the NLM visit was conducted to assess: whether the MGNREGS and PMAY-G were being implemented as per the guidelines prescribed by the ministry, whether the selection of the beneficiaries under the schemes was transparent, unbiased and fair, whether the assets created were genuine and useful to the community and documented the views of the villagers on the schemes and their suggestions for improvement.

Though the competent authority of the Ministry decided that one engineer from the Project Management Unit (PMU) of PMGSY of the state to be accompanied by the NLM team, no such support was extended from the state. As such, the report includes the quality aspect observed by team NLM. The salient features of the scheme monitored are mentioned below:

### **1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) has been enacted through Indian legislation on August 25, 2005, and social security measure that guarantees the 'right to work'. The preamble of the act clearly states: for the enhancement of the livelihood security of rural households by providing at least one hundred days guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. It aims at enhancing the



livelihood security of people in rural areas by legally guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work at the statutory minimum wage. The Ministry of Rural Development (MRD), Government of India is monitoring the entire implementation of this scheme in association with state governments and District Rural Developing Agency (DRDA) that directly touches the lives of the poor and promotes inclusive growth in the country. The overarching features of the scheme are as under:

- ◆ This scheme helps to improve the purchasing power of the rural people, primarily people living below the poverty line in rural India. It attempts to bridge the gap between the rich and poor in our country. Roughly one-third of the stipulated work force must be women.
- ◆ A job card is issued to every adult member of rural households who submit their name, age and address with a photo to the Gram Panchayat. It contains the details of an adult member enrolled and his /her photo. A registered person can submit an application for work in writing (for at least fourteen days of continuous work) either to Panchayat or to Program Officer.
- ◆ The Panchayat/Program officer will accept the valid application and issue a dated receipt of the application; a letter providing work will be sent to the applicant and also displayed at the Panchayat office. The employment will be provided within a radius of 5 km: if it is above 5 km extra wage will be paid.

#### **Major features of MGNREGA**

- Guarantees hundred days of wage employment in a financial year, to a rural household whose adult members volunteer to do unskilled manual work.
- Individual beneficiary-oriented works can be taken up on the cards of Scheduled Castes and Scheduled Tribes, small or marginal farmers or beneficiaries of land reforms or beneficiaries under the Indira Awaas Yojana of the Government of India.
- Wage employment will be provided to the applicant, within 15 days of applying or from the day work is demanded.
- Right to get unemployment allowance in case employment is not provided within fifteen days of applying or from the date when work is sought.
- Receipt of wages within fifteen days of work done.
- Variety of permissible works which can be taken up by the Gram Panchayats.

- Focus on the economic and social empowerment of women.
- Ensures “Green” and “Decent” work.
- Social Auditing of MGNREGA works is mandatory ensuring accountability and transparency.
- Addresses the climate change vulnerability and protect the farmers from such risks and conserves natural resources.
- The Gram Sabha is the principal forum for wage seekers to raise their voices and make demands. It is the Gram Sabha and the Gram Panchayat which approves the shelf of works under MGNREGA and fixes their priority.

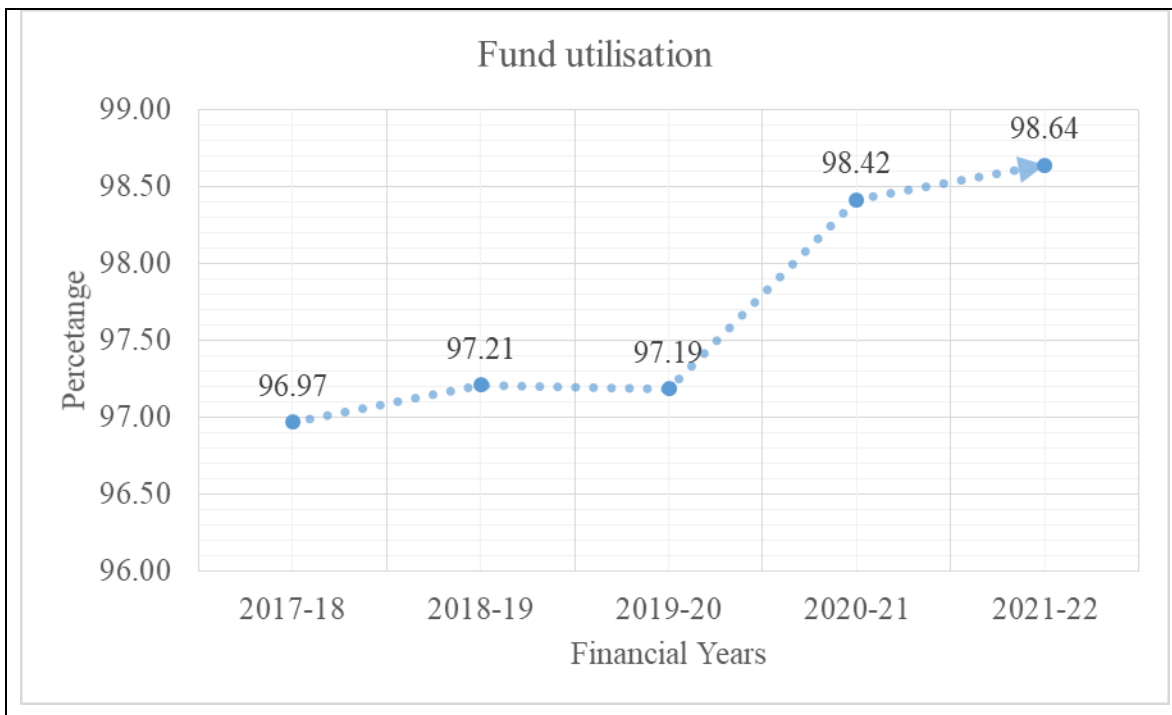
Decentralised planning, worksite facilities, women employment and transparency are important instruments involved in the programme. The scheme covers 685 districts, 6863 blocks, and 262781 GPs across the country. A total of 12.52 crore job cards have been used including 6.71 crore active job cardholders, and 10.39 crore active workers. The thrust areas of the scheme are timely payment of wages, mapping of SECC HH and provision of job card, Geo-tagging of MGNREGA assets, Mission Water Conservation, barefoot technicians, verification of active job card, the introduction of 7 registers, regular ISEP, social audit and citizen information board and wall writing. The scheme aims to improve the livelihood of the rural poor by tapping into employment opportunities.

**Table 1.2: Financial and physical progress of the scheme**

Financial Year	Financial Status in Rs. Lakh		Physical Achievement	
	Availability of Funds	Actual Expenditure	Total Persondays Generated	No. of Families Completed 100 Days of Employment
<b>2017-18</b>	54513.17	52862.31	16313011	20145
<b>2018-19</b>	52807.81	51336.24	19915184	63127
<b>2019-20</b>	51933.73	50472.85	15130321	8762
<b>2020-21</b>	71808.89	70670.78	24414484	16777
<b>2021-22</b>	79202.52	78124.92	18170344	5286

The table above reveals that in Coochbehar district, a total of ₹ 52862.31 lakh was spent for the generation of 16313011 person-days in 2017-18, ₹ 51336.24 lakh for 19915184 person-days in 2018-19, ₹ 50472.85 lakh for 15130321 person-days in 2019-20, ₹70670.78 lakh for 24414484 person-days and ₹78124.92 lakh for 18170344 person-

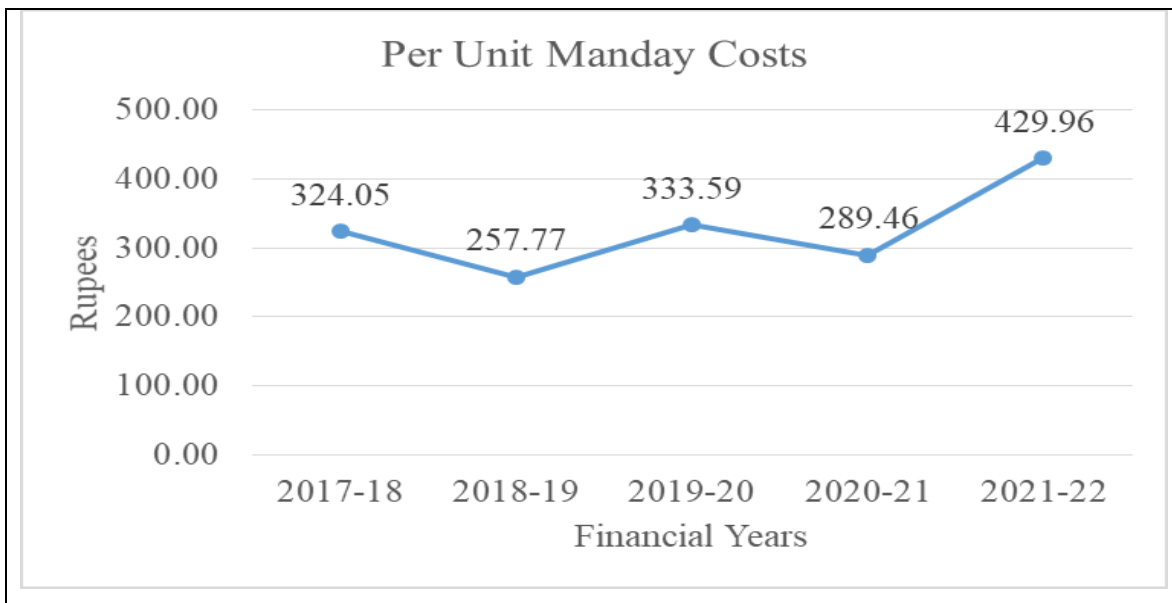
days. The maximum expenditure has incurred in the year 2021-22 (₹78124.92 lakh), followed by 2020-21 (₹70670.78 lakh), 2017-18 (₹52862.31 lakh), 2018-19 (₹51336.24 lakh) and 2019-20 (₹50472.85 lakh). However, the maximum person days have been generated in 2020-21 (24414484), followed by 2018-19 (19915184), 2021-22 (18170344), 2017-18 (16313011) and 2019-20 (15130321). The number of households receiving 100 days of employment has been found maximum in the year 2018-19 (63127), followed by 2017-18 (20145), 2020-21 (16777), 2019-20 (8762) and 2021-22 (5286). In the light of financial availability and actual expenditure made under the scheme has also been worked out in the district. The same has also been plotted in the diagram given below:



**Figure 1.1: Line graph showing fund utilisation in Coochbehar**

The diagram shows the fund utilization in the district of Coochbehar in the five financial years, viz. 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22. The graph shows that the maximum fund has been utilized in the year 2021-22 in sharp contrast with other years. The maximum fund utilized has been found at the tune of 98.64% in 2021-22, followed by 98.42% in 2020-21, 97.21% in 2018-19, 97.19% in 2019-20 and 96.97% in 2017-18. However, based on the information retrieved from the MIS MGNREGA, per unit costs have also been worked out across the years. To ensure employment guarantee and

livelihood security to each rural household, the scheme intends to provide maximum coverage to unemployed manpower interested to work. The fundamental goal of the right-based policy initiative is to provide employment guarantees and promote infrastructural development in the villages for the well-being of rural households. An integrated approach to rural poverty alleviation, the scheme results to be a pro-poor strategy. The Act is calculatingly designed for the poor unskilled labor force of the rural areas of the country who are dependent on agriculture which is mostly seasonal in most of the parts of the country. The decentralized three-tier implementation process of the Act is its most remarkable aspect. Apart from the key role played by the Central Government, the state government has also been empowered a lot to monitor and implement the Act through various levels of administrative structures from district to panchayat levels. Per unit costs involved under the scheme in the district are also one of the aspects that the study has covered. The same is plotted as under:



**Figure 1.2: Line graph showing per man-day cost**

The figure above depicts the per unit man day cost in the district in the last five years. The per employment cost calculated is ₹ 324.05 in 2017-18, ₹ 257.77 in 2018-19, ₹ 333.59 in 2019-20, ₹289.46 in 2020-21 and ₹429.96 in 2021-22. It also indicates that the minimum cost per employment has been acknowledged in the year 257.77 (2018-19), as compared to another financial year. However, the highest amount is visible in the year 2021-22 that shows appreciation to the labor under the scheme.

**Table 1.3: Year on Year growth of expenditure under the scheme**

Financial Year	Actual Expenditure (In ₹. lakh)	YoY Growth
2017-18	52862.31	0.00%
2018-19	51336.24	-2.89%
2019-20	50472.85	-1.68%
2020-21	70670.78	40.02%
2021-22	78124.92	10.55%

Based on the calculation of the year-over-year growth in the expenditure based on the base year 2017-18, it has been found that the years 2018-19 and 2019-20 have shown a negative trend. However, the YoY in 2020-21 shows a surge in the year-over-year growth. In the year 2021-22, the YoY has been accounted for 10.55%. The YoY has taken a downturn with respect to the year 2020-21.

## 2. Planning and Implementation of the programme

The performance of any programme depends on its proper planning and effective implementation. To assess the efficacy of performance, planning and implementation of the MGNREGS, the NLM visit employed a set of predesigned parameters. To conduct the work assigned, the selection of the Block and Gram Panchayats are as under:

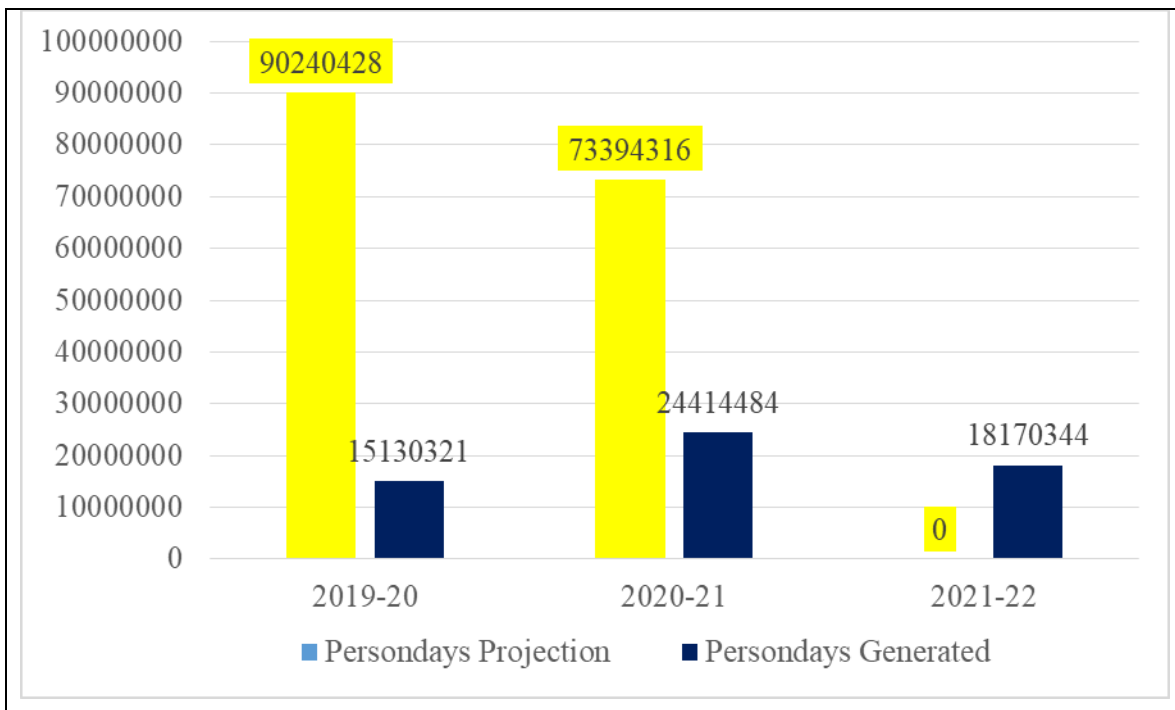
**Table 1.4: Blocks and GPs selected under the monitoring**

Name of the District	Coochbehar
Name of the Block	1. Coochbehar-II, 2. Dinhata-I, 3. Dinhata-II, and 4. Tufanganj. <b>(4)</b>
Name of the Gram Panchayat	1. Baneshwar, 2.Khagrabari, 3.Khapaidanga, 4. Bara Atibari-II, 5. Bhetaguri-II, 6. Putimari-I, 7. Chowdhriahat 8. Gobra Chhara Nayarhat, 9. Sukarukuthi, 10. Chilkhana-I, 11. Dhalpal-I, and 12. Nakkatigachh. <b>(12)</b>

The performance and implementation of the MGNREGS were monitored in 12 selected GPs and four blocks. The selection of blocks and GPs were done as per the instructions received from the Ministry of Rural Development, Govt. of India. In order to reinforce the commitment towards livelihood security in rural areas, the National Rural Employment Guarantee Act (MGNREGA) was launched in 200 selected districts on 2<sup>nd</sup> February 2006, was extended to 130 more districts in 2007-08 and to all other remaining

districts from April 2008 onwards. The focus of the Act is on works relating to soil & water conservation, drought proofing, land development, flood protection, rural connectivity, etc. The choice of works suggested in the Act, addresses causes of chronic poverty emanating from drought, deforestation and soil erosion. The intention is to improve sustainability and productivity.

The projected person-days and actually person-days offered have been compared in the last three years based on information garnered from MGNREGA MIS.



**Figure 1.3: Persondays projected and generated**

The bar diagram placed above captures two items where-in the first stands for planning and second, execution. The planning part is about the number of person-days to be generated and person-days actually generated/offered to the MGNREGA wagers. The projection shows a mismatch to the extent that actual man-days generated. For the year 2019-20, only 16.7% of the projection could be achieved, whereas 33.3% was achieved in the year 2020-21. No such projections were found in the case of the year 2021-22.



Figure 1.4: Assets inspected in Baneswar, Bara Atiabari-II and Bhetaguri-II GPs



Figure 1.5: Assets inspected in Gobra Chhara, Dhalpal-I, and Chowdhurihat GPs

## 2. MGNREGA-Verification of Assets & Inspection of Workforce

The MGNREGA guidelines provide for a greater emphasis on awareness generation through information, education and communication exercises to promulgate the key provisions of the ACT and its various processes like registration, demanding employment, unemployment allowance, grievance redressal and social audit. MGNREGS is also considered one of the enabling tools of rural development. The canvas of its scope covers wage employment, community assets, and individual beneficiary-oriented programmes. The use of technology for geotagging assets created the adoption of secure software for project cost estimation, payment of wages through IT-BBT, payment of vendors supplying material through PFMS and Jan MGNREGA mobile App for communication with MGNREGA workers. These initiatives have led to better project design, timely completion and reduction in leakages, resulting in improved quality of assets, both public and private. The programme outcomes in terms of increased agricultural productivity, fodder availability and improved water table have been marked as overarching outcomes.

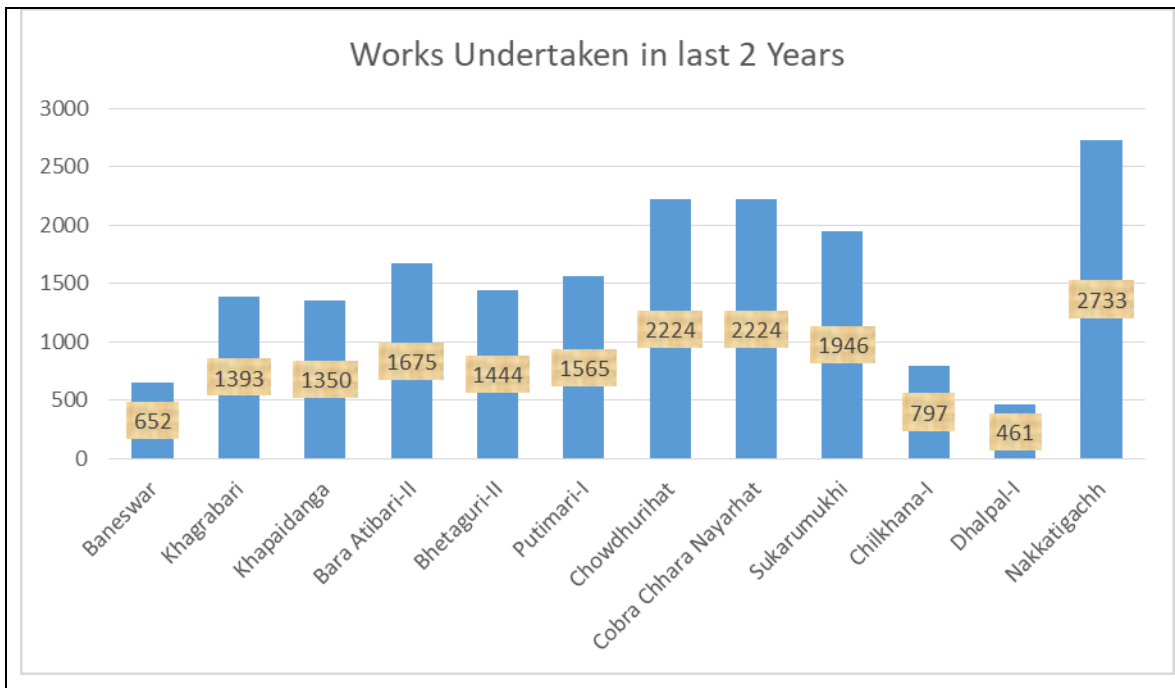
### 1. Findings on verification of MGNREGA works

Block	GPs	Works Undertaken in the last two years	Works Inspected
Falakata	Deogaon	1142	4
	Dhanirampur-II	435	4
	Jateswar-II	1743	4
Kalchini	Chuapara	757	5
	Kalchini	1280	4
	Jaigaon-I	1058	4
Kumargram	Chengmari	988	4
	Newland Kumargram Sankos	1630	5
	Turturikhanda	1398	4
Madarihat	Khayerbari	1184	5
	Lankapara	935	3
	Rangalibajna	726	4
<b>Total</b>		<b>13276</b>	<b>50</b>

A total of 50 works were verified during the NLM visit across the 12 GPs. 5 works each in Chuapara GP of Kalchini block, Newland Kumargram Sankos GP of Kumargram

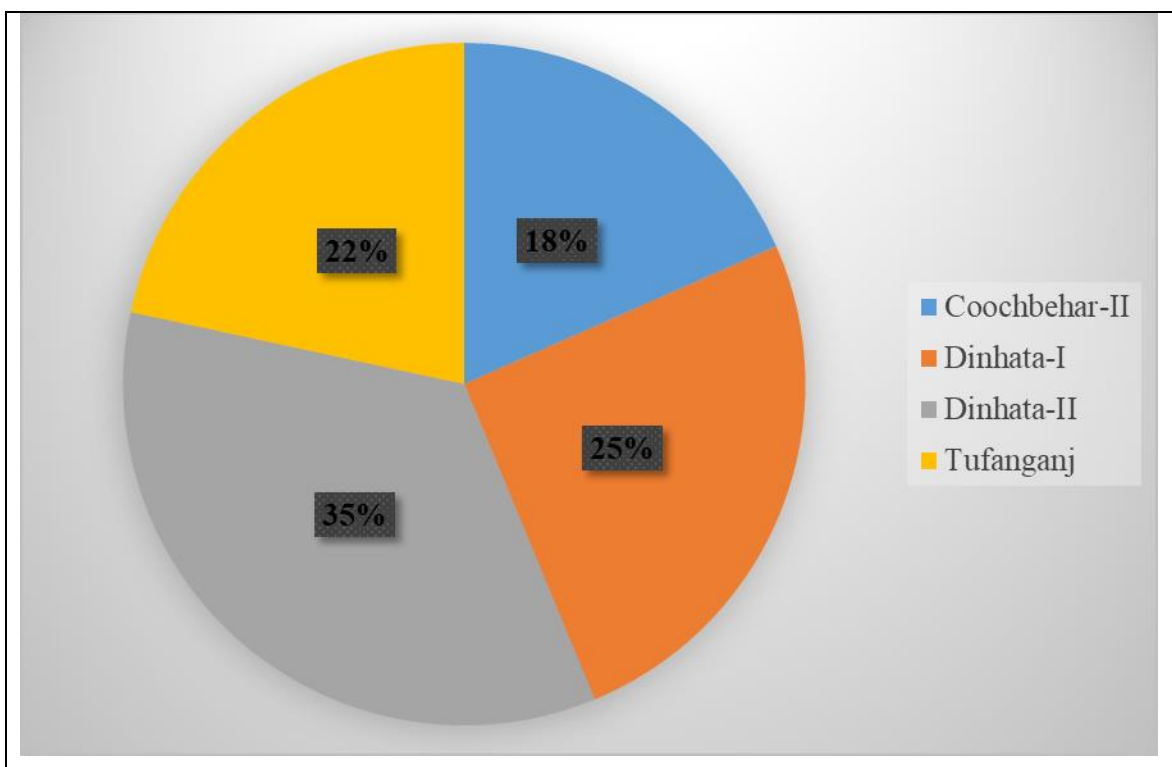


block and Khayerbari GP of Madarihat block were inspected, whereas four works each for the remaining 10 GPs except for 3 works in Lankapara were verified. The verification works were constrained by the available six working days. A total of 13276 works were undertaken in the last two years under the scheme. The graph plotted below informs the number of works undertaken across the GPs.



**Figure 2.1: Works undertaken in the last two years**

The figure above presents the works undertaken in the last two years. It reveals that out of the total works undertaken across the GPs, the maximum work was undertaken in Nakkatigachhi (14.8%), followed by Cowdhurihat (12%), Cobra Chhara Nayarhat (12%), Sukarukusthi (10.5%), Bata Atibari-II (9.1%), Putimari-I (8.5%), Bhetaguri-II (7.8%), Khagrabari (7.5%), Khapaidanga (7.3%), Chilkhana-I (4.3%), Baneswar (3.5%) and Dhalpal-I (2.5%). As such, in the 3 GPs of Dinhat-I block, and 2 GPs of Dinhat-II, 60% of works were undertaken, in three GPs of Tufangunj, 21.6% works conducted and in 3 GPs of Coochbehar, 18.4% works were carried out in the last 2 years. The percentage of works undertaken as per the number of GPs selected, the composition is as under:



**Figure 2.2: Composition of works undertaken in selected GPs of blocks**

The pie diagram drawn above indicates the percentage of works undertaken in 12 GPs of the three blocks. It reveals that maximum works were undertaken in Dinahata-II (35%), followed by Dinahata-I (25.4%), Tufanganj (21.6%) and Coochbehar (18.4%).

## 2. Usefulness of Assets

The usefulness of assets under the scheme was rated on the scale fixed by the format designed to collect the information. Three alternatives were used to rate the usefulness of assets under the scheme. The alternatives were: very useful, only somewhat useful and not at all. The tabulated data reveals that in most of the GPs, the assets have received a very useful level of usefulness.

**Table 2.1: Usefulness of the assets by the community response**

Block	GP	Somewhat Useful	Very Useful	Total
Cooch Behar-II	Baneswar	0 (0)	3 (100)	3 (100)
	Khagrabari	0 (0)	3 (100)	3 (100)
	Khapaidanga	1 (33.3)	2 (66.7)	3 (100)
Dhinhata-I	Bara Atiabari-II	0 (0)	5 (100)	5 (100)
	Bhetaguri-II	0 (0)	3 (100)	3 (100)
	Putimari-I	0 (0)	3 (100)	3 (100)
Dhinhata-II	Chowdhirihat	0 (0)	3 (100)	3 (100)
	Gobra Chhara Nayarhat	0 (0)	3 (100)	3 (100)

	Sukarukuthi	0 (0)	3 (100)	3 (100)
Tufanganj	Chilkhana-I	0 (0)	3 (100)	3 (100)
	Dhalpal-I	0 (0)	3 (100)	3 (100)
	Nakkatigachh	0 (0)	3 (100)	3 (100)
<b>Total</b>		<b>1 (2.6)</b>	<b>37 (97.4)</b>	<b>38 (100)</b>

The table above reveals that 97.4% of responses have been received on very satisfactory creation of assets, whereas merely 2.6% of community response is on somewhat satisfactory. As such, the satisfaction level of assets is outstanding across the GPs. The works undertaken under GPs are as follows:

**Table 2.2: Work inspected by type**

Block	GP	Flood Control and Protection Works	Rural Connectivity	Water Conservation & Water Harvesting	Other	Total
Cooch Behar-II	Baneswar	2 (66.7)	1 (33.3)	0 (0)	0 (0)	3 (100)
	Khagrabari	2 (66.7)	1 (33.3)	0 (0)	0 (0)	3 (100)
	Khapaidanga	0 (0)	0 (0)	3 (100)	0 (0)	3 (100)
Dhinhata-I	Bara Atiabari-II	4 (80)	1 (20)	0 (0)	0 (0)	5 (100)
	Bhetaguri-II	0 (0)	1 (33.3)	1 (33.3)	1 (33.3)	3 (100)
	Putimari-I	1 (33.3)	2 (66.7)	0 (0)	0 (0)	3 (100)
Dhinhata-II	Chowdhirihat	0 (0)	1 (33.3)	2 (66.7)	0 (0)	3 (100)
	Gobra Chhara Nayarhat	2 (66.7)	1 (33.3)	0 (0)	0 (0)	3 (100)
	Sukarukuthi	1 (33.3)	2 (66.7)	0 (0)	0 (0)	3 (100)
Tufanganj	Chilkhana-I	3 (100)	0 (0)	0 (0)	0 (0)	3 (100)
	Dhalpal-I	0 (0)	1 (33.3)	2 (66.7)	0 (0)	3 (100)
	Nakkatigachh	0 (0)	2 (66.7)	1 (33.3)	0 (0)	3 (100)
<b>Total</b>		<b>15 (39.5)</b>	<b>13 (34.2)</b>	<b>9 (23.7)</b>	<b>1 (2.6)</b>	<b>38 (100)</b>

The table above presents the type of works undertaken under inspection by the team NLM. Four kinds of works were selected. The works included flood control and protection works, rural connectivity, water conservation and water harvesting and others. The maximum works were undertaken relating to flood control and protection works (39.5%), followed by rural connectivity (34.5%), water conservation and water harvesting (23.7%) and others (2.6%). The maximum percentage of works in flood control and protection category were found in Chilkhana GP (100%), under rural connectivity category in Putimari-I, Sukarukuthi and Nakkatigachh GPs, water conservation and water conservation category in Khapaidanga (100%) GPs.

### 3. Quality of Construction and Present Condition of the Works

The quality of construction and present condition of the work was also monitored. Quality of construction requires the following of the laid down guidelines in consonance with the planning part. Though works have been constructed, quality remains an issue. To ensure the durability of the construction, quality components need to be integrated.

**Table 2.3: Present condition of works under the scheme**

GP	Excellent	Satisfactory
Baneswar	0	3
Khagrabari	0	3
Khapaidanga	0	3
Bara Atiabari-II	0	5
Bhetaguri-II	0	3
Putimari-I	0	3
Chowdhirihat	1	2
Gobra Chhara Nayarhat	0	3
Sukarukuthi	0	3
Chilkhana-I	0	3
Dhalpal-I	0	3
Nakkatigachh	0	3
<b>Total</b>	<b>1</b>	<b>37</b>

The above table reveals that most of the assets created under the scheme are having a medium level of satisfaction. Only the work completed in Chowdhirihat GP shows the optimum level of present status. The major concern was found relating to maintenance and proper use of the assets. As a result, out of 38 works monitored, most of the works' status was of average level. The cluster facilitation teams need to be constituted by engaging users with some tariff amount so that maintenance and quality become a crucial factor to be locally monitored.

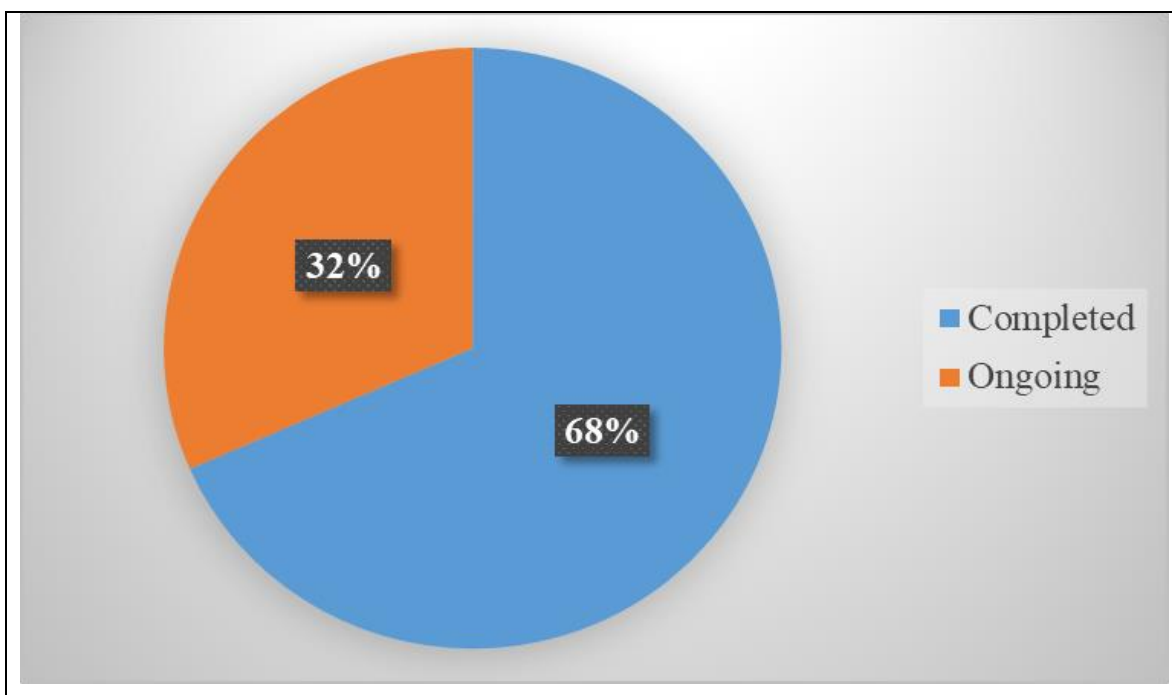
### 4. Assessment of Works Undertaken Under MGNREGA: Completed and Ongoing

To find out the direct and indirect consequences of the scheme, the usefulness and sustainability need to be ensured. Keeping in view the quality and promptness in the asset creation work, both completed and ongoing assets were selected. The table given below depicts the status of ongoing and completed works.

**Table 2.4: Ongoing and completed works during 2019-22**

GP	2019-20	2020-21		2021-22		Total
	Completed	Completed	Ongoing	Completed	Ongoing	
Baneswar	0	0	0	2	1	3
Khagrabari	0	2	0	1	0	3
Khapaidanga	1	1	0	0	1	3
Bara Atiabari-II	2	1	2	0	0	5
Bhetaguri-II	0	2	1	0	0	3
Putimari-I	0	2	0	0	1	3
Chowdhirihat	0	2	1	0	0	3
Gobra Chhara Nayarhat	0	1	0	1	1	3
Sukarukuthi	2	0	0	0	1	3
Chilkhana-I	0	0	0	2	1	3
Dhalpal-I	0	2	0	0	1	3
Nakkatigachh	0	2	0	0	1	3
<b>Total</b>	<b>5</b>	<b>15</b>	<b>4</b>	<b>6</b>	<b>8</b>	<b>38</b>

The table above reveals that out of the total works monitored, 68.4% of works were completed, whereas 31.6%, were ongoing. The table shows that in 2019, 5 works, in 2020-21, 15 works, and 2021-22, 6 works were completed. In 2020-21, 4 works, in 2021-22, 8 works were ongoing. Though the percentage shown against the works completes shows a good picture of the completion trend, it requires more acceleration to be given so far as the selected works across the 12 GPs are concerned. The same can be shown through the diagram drawn below:



**Figure 2.3 : Completed and Ongoing works during 2019-22**

The above diagram presents the completed and ongoing works in the 12 GPs. Though the completion percentage is satisfactory, most of the ongoing works fall under 2021-22.

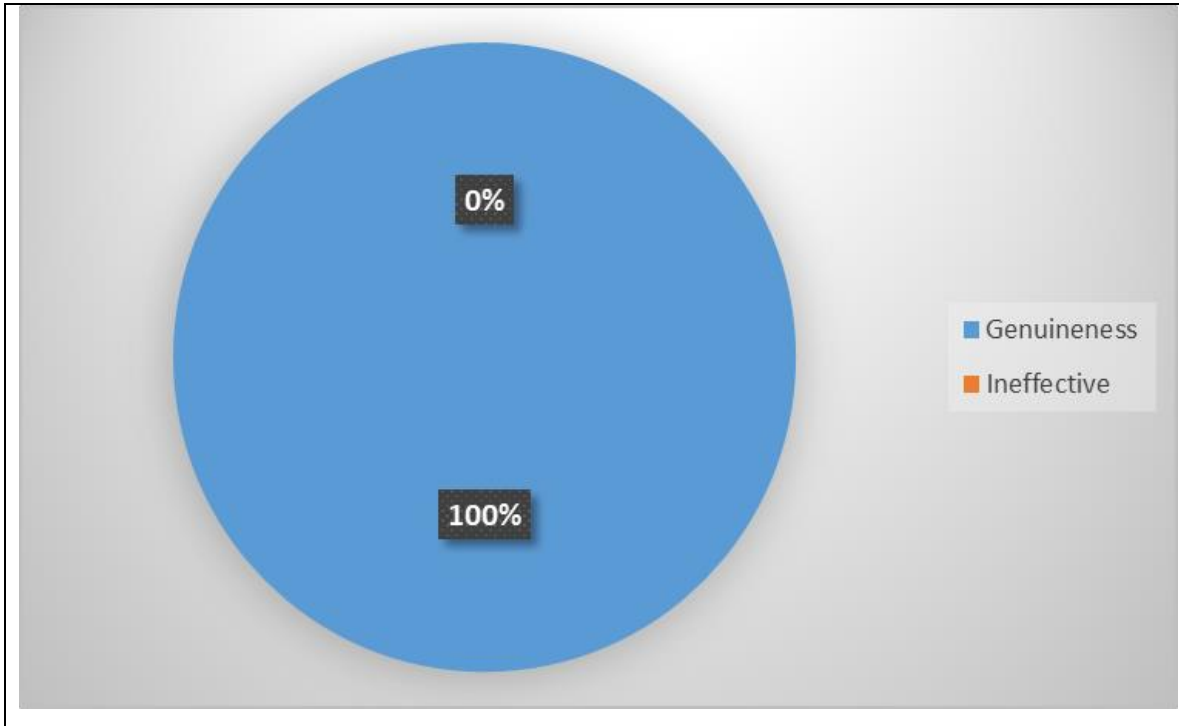
### 5. Estimation of Genuineness of Expenditure Booked Against the Work

As per the information available, the estimation of the genuineness of expenditure booked against the work has been depicted through the tabular information given below:

**Table 2.5: Genuineness of works on the ground**

Block	GP	Genuineness of Work	% Match in Genuineness
Cooch Behar-II	Baneswar	3	100
	Khagrabari	3	100
	Khapaidanga	3	100
Dhinhata-I	Bara Atiabari-II	5	100
	Bhetaguri-II	3	100
	Putimari-I	3	100
Dhinhata-II	Chowdhirihat	3	100
	Gobra Chhara Nayarhat	3	100
	Sukarukuthi	3	100
Tufanganj	Chilkhana-I	3	100
	Dhalpal-I	3	100
	Nakkatigachh	3	100
<b>Total</b>		<b>38</b>	<b>100</b>

The table above informs that 100% genuineness of expenditure booked against the work undertaken across the selected GPs. However, in certain cases, it was observed that expenditure appeared slightly on the higher side.



**Figure 2.4: Genuineness in expenditure**

The pie diagram drawn above shows the percentage of genuineness in the works undertaken. 100% expenditure booked against each of the works inspected was found to be genuine.

## **6. Comments of the Engineer -PMGSY**

No engineer was deployed with the team. As such, the comment of PMGSY engineers is not being offered. On average, the works were found to be of moderate quality. Keeping in view the satisfaction level of beneficiaries and usefulness attached with the works informed that works undertaken in MGNREGA were effective.

## **7. Details of Mismatch Discrepancy Observed**

No discrepancy was observed either in the expected outcomes of the scheme or the implementation process.

## **8. Supporting Statements and Comments of the Local Functionaries**

Local functionaries expressed their commitment to the works assigned. The wagers were provided works as per their demand. Mostly, payment was not released in 15 days.

Though the payment schedule was prepared promptly, more additional time was taken upto remittance.

### 9. Duplication of Work

Work duplication has not been detected during the team NLM visit.

### 10. Same Work Reported Under other Scheme

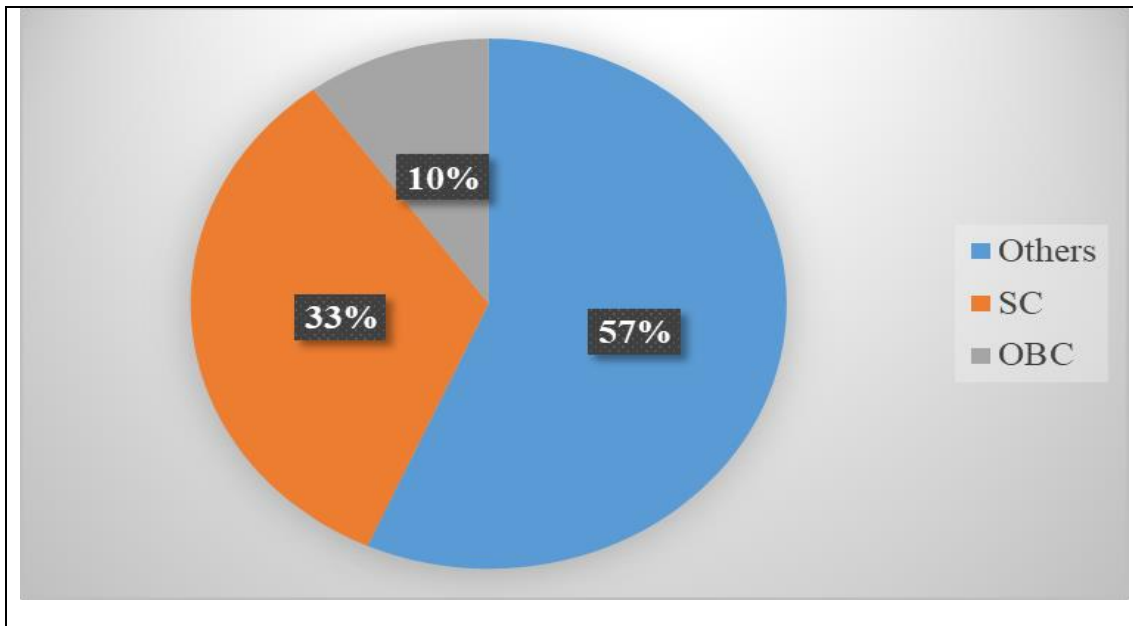
Such cases have not been observed.

### 11. Use of Labour Displacing Machinery etc.

No labour displacing machine was reported to be used. The laborers were given employment to complete the job.

### 12. All Details and Comments thereof

In Sukarukuthi, Gobra Chhara Nayarhat, Putimari-I, Bara Atiabarui-II, Bhetaguri-II, Baneswar, Khapaidanga, Nakkatigachh, Chilkhana-I and Dhalpal-I GPs, some of the respondents expressed that payment of MGNREGS' wages is not released promptly. The information was shared by multiple social category respondents. The representation of respondents by social category is as under:



**Figure 2.5: Social category of respondents**

The figure above shows the social category of respondents across the GPs. It has been expressed that wage payments are not made in 15 days. Separate women's accounts and wages are withdrawn by wagers themselves were informed to the team NLM.



### 3. MGNREGA-Verification of Job Cards, Records & Interview of Workers

#### 1. Wage payment

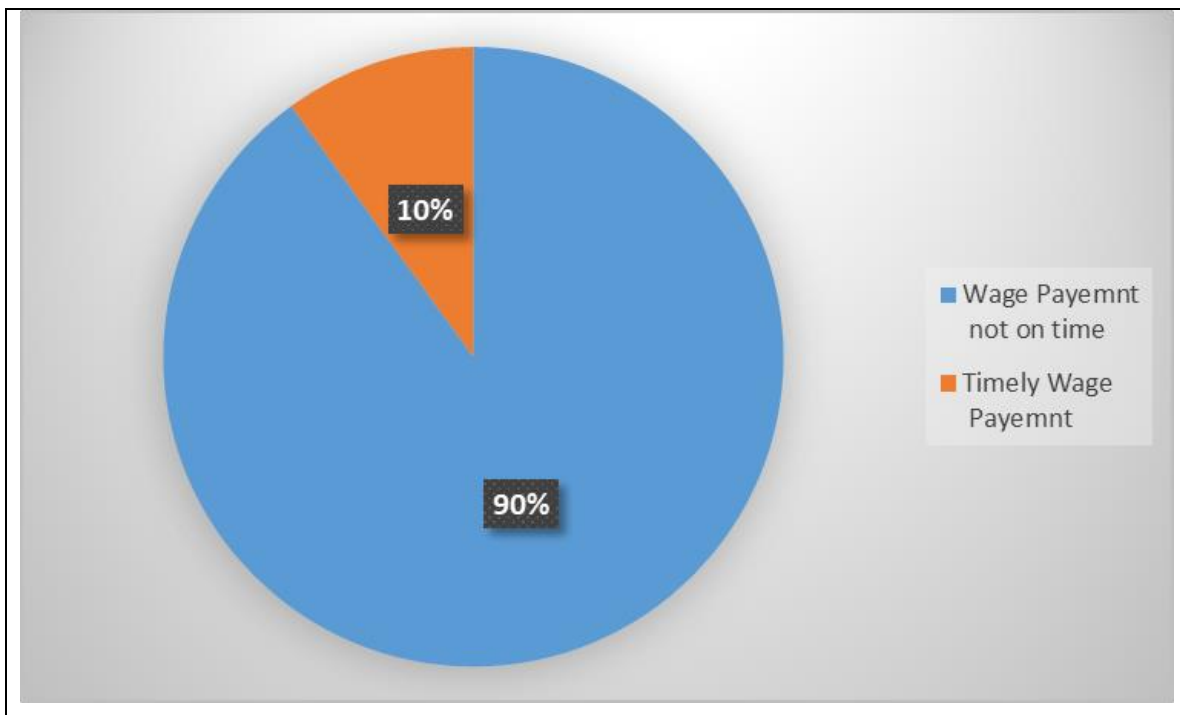
The monitoring of MGNREGA works involved verification of job cards, records and interviews. It was found in most of the cases that job cards were possessed by wagers themselves. The job cards also underwent timely updates across the GPs. However, the payment was not remitted in 15 days. Instances of workers being paid less than the minimum wage rate were not reported from any of the sampled job cardholders. All the payments to the beneficiaries were made through the PFMS mode directly to their bank accounts. Besides, some respondents of all villages from GPs were paid with delay. Thus most of the wagers did not receive timely payment in the district. Most of the GPs of surveyed blocks had a post office or bank branch within the GP area. After applying for the jobs, an acknowledgment receipt is not given. This rules out the possibility of giving unemployment allowance that is in the provision of the MGNREGA. The response on the component is as under:

**Table 3.1: Status of wage payment in selected GPs**

GP	Wage Payment not on time	Timely Wage Payment	Total
Baneswar	3 (60)	2 (40)	5 (100)
Bara Atiabari-II	5 (100)	0 (0)	5 (100)
Bhetaguri-II	5 (100)	0 (0)	5 (100)
Chilkhana-I	5 (100)	0 (0)	5 (100)
Chowdhirihat	5 (100)	0 (0)	5 (100)
Dhalpal-I	5 (100)	0 (0)	5 (100)
Gobra Chhara Nayarhat	5 (100)	0 (0)	5 (100)
Khagrabari	1 (20)	4 (80)	5 (100)
Khapaidanga	5 (100)	0 (0)	5 (100)
Nakkatigachh	5 (100)	0 (0)	5 (100)
Putimari-I	5 (100)	0 (0)	5 (100)
Sukarukuthi	5 (100)	0 (0)	5 (100)
<b>Total</b>	<b>54 (90)</b>	<b>6 (10)</b>	<b>60 (100)</b>

The table above presents that wage payments in most of the cases were not timely. Out of the total respondents contacted, 90% expressed that wage payment is not remitted on time, whereas 10% provided affirmative responses in the favour of timely wage

payment. Except, to some extent, for Baneswar (40%) and Khagrabari (80%), wage payment is not remitted in the stipulated 15 days period. This seems to be a common trend in almost all GPs. As per the system, MGNREGA workers are entitled to receive delay compensation at a rate of 0.05% of the unpaid wages per day for the duration of the delay beyond the sixteenth day of the closure of the Muster Roll. Such practices were also not found across the GPs. This has turned the scheme into a supply-based programme and subsequently, workers had begun to lose interest in working under it. The timely and delayed part of the wage payment is plotted through the diagram below:



**Figure 3.1: Timely and delayed wage payment**

The figure drawn above shows that 90% of wage payments are delayed converting the scheme into supply-driven rather than demand-driven. This requires immediate attention to correct and fix the problem.

## **2. Job Cards and Musterolls**

All of the job seekers were not well aware of the provisions of the scheme that they can demand 100 days of employment in an FY when 'in need'. When they demanded, they were not provided with jobs within 15 days of demand in 100% of the GPs. Moreover, an acknowledgment receipt against the job applied was hardly given to the job seekers. About 80 percent of them were aware of their entitlements for unemployment allowance

if work was not provided, as per the provisions of the Act. But at the same time, it is also important to note the provision of employment allowance does not exist on the ground if work is not provided within 15 days. The toll-free MGNREGA State helpline was activated in most of the GPs, though it was hardly used by the wagers due to their disinterestedness to use the helplines.

The works under MGNREGS were verified by our team in all 12 GPs allotted. It has been found that the awareness level of the villages about the programme has gone up. Though not many are aware of their rights to demand works and entitlement of employment allowance, the demand for job cards has increasingly improved amongst the wagers. Most of the wagers under the scheme were found to have job cards in all GPs, as per the inspection-based information garnered. The job cards owned by beneficiaries were physically verified.

**Table 3.2: Update status of job cards verified**

<b>Block</b>	<b>GP</b>	<b>Total</b>	<b>Percentage</b>
Cooch Behar-II	Baneswar	3	100
	Khagrabari	3	100
	Khapaidanga	3	100
Dhinhata-I	Bara Atiabari-II	5	100
	Bhetaguri-II	3	100
	Putimari-I	3	100
Dhinhata-II	Chowdhirihat	3	100
	Gobra Chhara Nayarhat	3	100
	Sukarukuthi	3	100
Tufanganj	Chilkhana-I	3	100
	Dhalpal-I	3	100
	Nakkatigachh	3	100
<b>Total</b>		<b>38</b>	<b>100</b>

The table above shows that 100% of job cards were updated. The information was garnered after proper verification of job cards relating to 38 works inspected.

### **3. Maintenance of Records 7 Registers**

Job Card-Application, Gram Sabha, Work-demand, allocation & payment of wages, Work Register, Fixed Asset Register, Complaint Register, and Material Register are the seven registers that are to be maintained. After verification, it was found that all the

seven registers were updated across the 12 selected GPs. The information collected on the component is as under:

**Table 3.3: Status of 7 Registers after inspection**

BLOCK	COOCH BEHAR-II			DHINHATA-I			DHINHATA-II			TUGANGANJ-I		
	Baneswar	Khagrabari	Khapaidanga	Bara Atiabari-II	Bhetaguri-II	Putimari-I	Chowdhrihat	Gobra Chhara Nayarhat	Sukarukuthi	Chikhana-I	Dhalpal-I	Nakkatigachh
<b>(I) Job Card-Application, Registration, Issue &amp; HH Employment Report</b>												
Maintained	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Updated	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Inspected	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(II) Gram Sabha</b>												
Maintained	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Updated	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Inspected	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(III) Work-demand, allocation &amp; payment of wages</b>												
Maintained	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

<b>Updated</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Inspected</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(IV) Work Register</b>												
<b>Maintained</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Updated</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Inspected</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(V) Fixed Asset Register</b>												
<b>Maintained</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Updated</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
<b>Inspected</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(VI) Complaint Register</b>												
<b>Maintained</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

<b>Updated</b>	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes
<b>Inspected</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>(VII) Material Register</b>												
<b>Maintained</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Updated</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Inspected</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

The table above reveals the maintenance and update of 7 registers after inspection by the team NLM. In Gobra Chhara Nayarhat GP of Dinhat-II block, the fixed asset register was not found updated. In Bhetaguri-II GP of Dinhat-I block and Gobra Chhara Nayarhat GP of Dinhat-II block, the complaint registers were found to be not updated. In the rest of the GPs, all seven registers were found to be updated.

#### **4. Beneficiaries' Satisfaction Level of Work**

All the respondents were satisfied with the MGNREGA works its quality and present condition in all the GPs. The satisfaction level of the villagers in the entire sample GPs, where the MGNREGA works implemented was monitored by the study team. In all GPs, no effort or suitable works under MGNREGA have been taken up for the vulnerable sections across the 10 GPs. However, the usefulness of the assets was affirmed in 80% of the GPs sampled. There was no use of labour displacing machinery and the involvement of contractors under MGNREGA in all villages. It was also found that the MGNREGA wages helped the women beneficiaries to meet their food expenses and education for their children.

## **5. Multiple Observation**

There exists a mismatch between information shared by respondents and functionaries on the issue relating to social audits. The functionaries expressed that social audit is an integral part of MGNREGS governance, whereas the respondents declined that social audit was ever conducted in the GPs. The major observations are as under:

1. 100 days of employment as embedded in the MGNREGA was not provided to all interested wagers.
2. The delayed payment was found to be a common feature of MGNREGA implementation.
3. The MGNREGA wage rate is lower than the market rate, it is hard to believe that wagers would have available to the works on the minimum wage rate offered under the scheme.
4. Maintenance is a major issue with MGNREGA assets. The construction of assets has attracted investment of money, mandays, and administrative costs. The assets verified were not properly maintained. That involves opportunity costs with the amount spent.
5. The assets' construction was not very qualitative. The construction quality would have been scaled up with the spent financial inputs.
6. The implementation of the scheme looks supply-driven that needs to be converted into demand-driven.

#### **4. PMAY-G-Performance, Planning & Implementation of the Programme in the District**

PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householders and those households living in kutchra and dilapidated houses, by 2022. Identification of beneficiaries, floor area and cost norms, electronic mode of fund transfer, house designs suitable to local conditions and availability of raw materials and on-the-job training to rural masons for the construction of houses form components of the scheme. The use of SECC-2011 data for identifying beneficiaries was a major shift from the earlier practice of relying on the BPL list. The beneficiary under the scheme is entitled to 90.95 people the day of unskilled labor from MGNREGS. The assistance for the construction of the toilet is to be leveraged through convergence with SBM-G, MGNREGS, or any other dedicated source of funding. Convergence for piped drinking water, electricity connection, LPG gas connection, etc. different Government programmers is also in place.

##### **1. Pradhan Mantri Awas Yojna-Gramin (PMAY-G)**

Providing shelter for the poor has been a colossal challenge for India, and the problem is more prominent in rural areas. Various international resolutions such as International Covenant for Economic, Social and Cultural Change Rights, Vancouver Declaration on Human Resettlements, etc., have recognized adequate housing as a part of the right to an adequate standard of living. In 1985, Indira Awaas Yojana (IAY) was launched to provide houses for SCs/STs and freed bonded labours and later extended to non- SCs/STs families. In an effort to overhaul the program and to accomplish its target ‘Housing for all by 2022’, IAY was restructured and transformed into Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) in April 2016 to provide a pucca house, with basic amenities like piped drinking water, electricity connection, and Liquefied Petroleum Gas (LPG) connection by the convergence of different schemes and programs run by the government to all homeless and those households living in kuccha and dilapidated houses by 2022.

Pradhan Mantri Awas Yojana is an initiative by the Government of India in which affordable housing will be provided to the poor by 2022. PMAY-G is a new structured and improved version of the erstwhile Indira Awas Yojna (IAY). The new scheme is a



more transparent process for the selection of beneficiaries and ensures the unbiased, corruption-free and inclusive system to assist all the deprived rural households to have a dwelling unit for them. The financial assistance under the scheme has also been raised. In fact, after independence, with the rehabilitation of refugees, the public housing program was started in our country and since then, it has been a major concern for poverty alleviation through ensuring housing for all. Indira Awaas Yojana (IAY) was started as an independent program of the rural housing program in January 1996. Although it addressed the housing needs of the rural areas, certain gaps in connection with transparency and inclusiveness were identified during the evaluations and monitoring. The shortage, lack of transparency in the selection of beneficiaries, inferior quality of the materials being used in housing, lack of technical supervision, ineffective convergence, absence of loans, weak, non-operational and ineffective monitoring mechanisms have led to impotent outreach. The overarching objective of the scheme is to provide pucca houses to all who are houseless and living in dilapidated houses in rural areas by 2022.

## **2. Features of PMAY-G**

- The minimum size of the house has been increased to 25 sq.mtr (from 20 sq.mtr) with a hygienic cooking space.
- The unit assistance exists to the tune of Rs.70000 in the plain area (now revised as Rs. 1.20 lakh) and Rs. 75000 (now revised as Rs. 1.30 lakh) for hilly/difficult/IAP distt.
- The provision of loans for the willing beneficiaries is also in place.
- The input sharing pattern for the Centre and State is 60:40 in plain area and 90:10 in NE & Himalayan States.
- The assistance for the construction of the toilet is to be leveraged through convergence with SBM-G, MGNREGS, or any other dedicated source of funding. Convergences for piped drinking water, electricity connection, LPG gas connection, etc. are also made available under the scheme.
- The cost of unit assistance is to be shared between Central and State Government in the ratio of 60:40 in plain areas and 90:10 for North Eastern and the Himalayan States. From the annual budgetary grant for PMAY-G, 90% of funds are to be released to States/UTs for the construction of a new house under PMAY-G. This includes 4%

allocation on administrative expenses, 5% of the budgetary grant is to be retained at the central level, as a reserve fund for special projects. The annual allocation to the states is to be based on the Annual Action Plan (AAP) approved by the Empowered Committee. The dedicated fund for the purpose is to be released in two equal instalments to States and UTs.

### **3. The Selection of Beneficiary under PMAY-G**

Using housing deprivation parameters in the Socio-Economic and Caste Census (SECC), 2011. The SECC data capture specific deprivation related to housing among households. Using the data, households that are houseless and living in 0, 1 and 2 kutchha wall and kutchha roof houses are segregated and targeted. The Permanent Wait List is generated to ensure that the states have the ready list of the households to be covered under the scheme. To respond to the grievances in the beneficiary selection, an appellate process is in place.

For a better quality of construction, the setting up of a National Technical Support Agency (NTSA) at the national level is also envisaged. One of the major constraints in quality house construction is the lack of a sufficient number of skilled masons. To meet this out, a pan-India training and certification program of Masons has been launched in the States/UTs. This would also help masons in their career progression. For timely construction/completion to ensure good quality of house construction, it has also been envisaged to tag PMAY-G beneficiaries with a field-level government functionary.

The beneficiaries are to be assisted by in-house construction with a bouquet of house design typologies inclusive of disaster resilience features that are also suitable for local geo-climatic conditions. The designs are developed through an elaborate public consultative process. This exercise will ensure that the beneficiary does not over-construct in the initial stages of house building which often results in the incomplete house or the beneficiary is forced to borrow money to complete the house.

In the PMAY-G program, implementation and monitoring are to be carried out through an end-to-end e-Governance model using AwaasSoft and AwaasApp.

In nutshell, the scheme aims at providing housing for all the eligible beneficiaries with improved accountability and transparency, from the selection of beneficiaries to the quality construction of the housing. Though the Pradhan Mantri Awas Yojna-G is in its

nascent stage, the objectives, delivery mechanism and monitoring are all set to translate the proactive approach to the rural poor without a house or with kutcha housing.

#### 4. Financial and Physical Progress

Financial and physical progress is important to the assessment of a scheme. The information has been retrieved from Indiatat that gives the complete picture of the state.

**Table 4.1: Financial Status of PMAY-G in West Bengal**

Financial Status of PMAYG (In Rs. Lakh)			Physical Achievement	
FY	Central Release	Utilisation	Target	Achievement
2018-19	437284.79	775922.91	58633	739779
2019-20	597600	885441.07	1083488	286340
2020-21	881054.09	1003458	923505	678583
2021-22	0	183430.52	6184371	1275350

(Data retrieved from Indiatat. Utilization also includes state share etc.)

The tabular information shows the central release, utilization, physical target set and achieved under the scheme. It has been found that an expenditure of Rs. 775922.91 lakh incurred against the central release of Rs. 437284.79 lakh in FY 2018-19, Rs. 885441.07 lakh against Rs. 597600 lakh in 2019-20, Rs. 1003458 lakh against Rs. 881054.09 lakh and Rs. 183430.52 against no figure available in the central release. However, the expenditure is inclusive of the state-related share of the state. Against the target of 58633 houses to be constructed, a total of 739779 houses were constructed in FY 2018-19, 286340 houses were constructed against 1083488 in 2019-20, 678583 houses were built against the target figure of 923505 in 2020-21 and 1275350 were given against target of 6184371 in 2021-22. In the year 2018-19, physical achievement has been worked out as 1261.7%., followed by 73.5% in 2020-21, 26.4% in 2019-20 and 20.6% in 2021-22. As such, in sharp contrast with the target set, the maximum achievement was made in 2017-18, whereas the lowest score has been attained in 2021-22. However, the downturn in physical achievement shows that the demand for housing is moderate under the scheme, as compared to past years. The fact that most deserving beneficiaries have already been covered under the scheme. The stipulation of SECC 2011 in selecting beneficiaries has also helped identify the potential beneficiaries to be covered under the scheme.

## **5. Planning and Implementation of Programme**

The cost of unit assistance is to be shared between Central and State Government in the ratio 60:40 in plain area and 90:10 for North Eastern and the Himalayan States. From the annual budgetary grant for PMAY-G, 95% of funds are to be released to States/UTs for the construction of new houses under PMAY-G. This includes 4% allocation towards Administrative expenses, 5% of the budgetary grant is to be retained at the Central Level as a reserve fund for Special Projects. One of the most important features of PMAY-G is the selection of a beneficiary. Instead of selecting a beneficiary from among the BPL households, select beneficiaries using housing deprivation parameters in the Socio-Economic and Caste Census (SECC), 2011 data which is verified by the Gram Sabhas. The SECC data capture specific deprivation related to housing among households. Using the data households that are houseless and living in 0, 1 and 2 kutch wall and kutch roof houses are segregated and targeted. The Permanent Wait List so generated also ensures that the states have a ready list of households to be covered under the scheme in the coming year (through Annual Select Lists) leading to better planning of implementation. Towards better quality of construction, the setting up of a National Technical Support Agency (NTSA) at the national level is envisaged.

In PMAY-G, programme implementation and monitoring are carried out through an end-to-end e-Governance model Using Awaas Soft and AwaasApp. AwaasApp-a mobile application is used to monitor real-time, evidence-based progress of house construction through date and time-stamped and geo-referenced photographs of the house. All payments to beneficiaries are through DBT to the beneficiary's Bank/Post office accounts registered in AwaasSoft MIS. The programme implementation is to be monitored not only electronically, but also through community participation (Social Audit), Members of Parliament (DISHA Committee), Central and State Government officials, National Level Monitors, etc.

## 5. PMAY-G-Verification of Dwelling Units

PMAY-G as one of the pro-poor and demand-driven scheme helps to provide housing to the poor lot as per the SECC-2011. The PMAY-G verification informs about the dwelling units.

### 1. House Completion Status at AwaasSoft

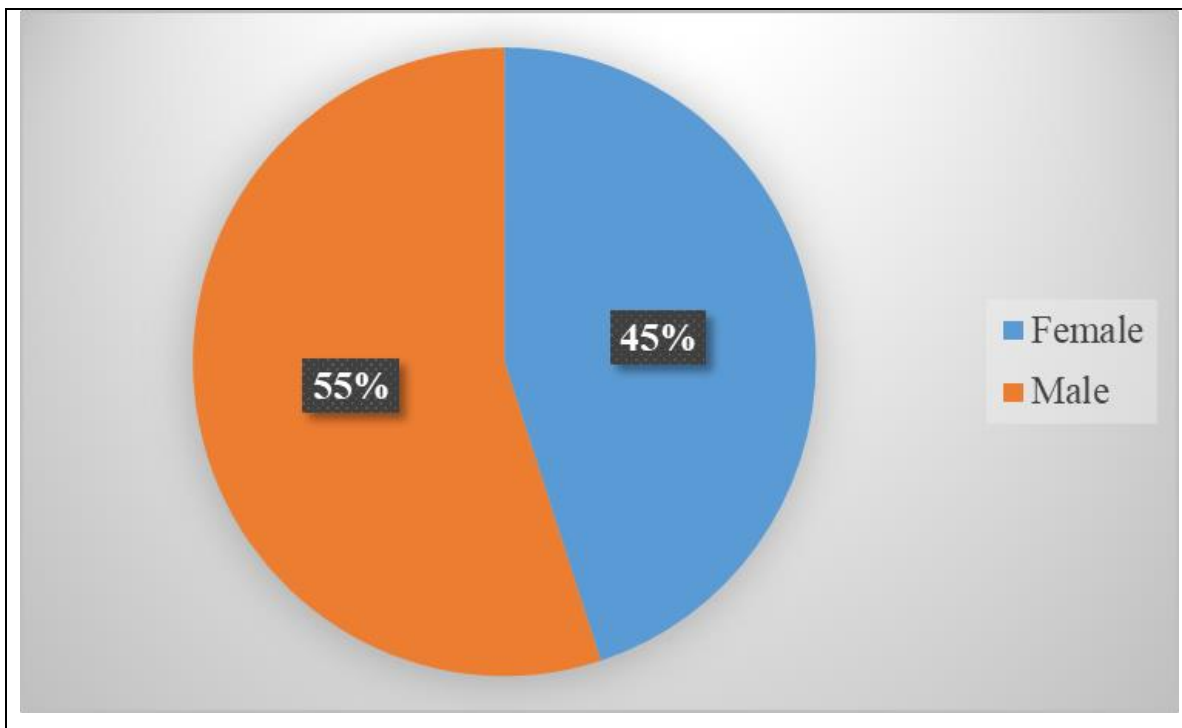
AwaasSoft is a workflow and transaction-based Service Delivery Platform to facilitate the e-governance of PMAY-G. The system provides several functionalities and reports in the public domain relevant to various stakeholders in the government and the public. The PMAY-G programme implementation and monitoring are carried out through an end-to-end e-Governance model- Using AwaasSoft and Awaas App. While AwaasSoft is a workflow-enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), is carried out. The IT application helps identify the slip-ups in the achievement of targets during the course of implementation of the programme. All payments to the beneficiary are remitted through DBT to the beneficiary's Bank/post office accounts registered in Awaas SoftMIS. Based on the information garnered from 60 respondents across the district, it was found that 100% of houses' completion was uploaded on the AwaasSoft. The information received on the AwaasSoft is as under:

**Table 5.1: Completed houses uploaded on AwaasSoft**

GP	Female	Male	Total uploaded on AwaasSoft
Baneswar	3 (60)	2 (40)	5 (100)
Bara Atibari-II	3 (60)	2 (40)	5 (100)
Bhetaguri-II	0 (0)	5 (100)	5 (100)
Chilkhana-I	2 (40)	3 (60)	5 (100)
Chowdhurihat	5 (100)	0 (0)	5 (100)
Dhalpal-I	2 (40)	3 (60)	5 (100)
Gobra Chhara Nayarhat	1 (20)	4 (80)	5 (100)
Khagrabari	2 (40)	3 (60)	5 (100)
Khapaidanga	2 (40)	3 (60)	5 (100)
Nakkatigachh	3 (60)	2 (40)	5 (100)
Putimari-I	2 (40)	3 (60)	5 (100)

Sukarukuthi	2 (40)	3 (60)	5 (100)
<b>Total</b>	<b>27 (45)</b>	<b>33 (55)</b>	<b>60 (100)</b>

The table above presents that 100% of the information about the houses completed were uploaded on the AwaasSoft. Overall, 45% of women beneficiary details were uploaded on the AwaasSoft, whereas males accounted for 55%. The maximum percentage of women beneficiaries was found in Chowdhurihat (100%), followed by Baneswar, Bara Atibari-II, Nakkatigachh (60% each), Chilkhana-I, Dhalpal-I, Khagrabari, Putimari-I, Sukarukuth (40 % each), Gobra Chhara Nayarhat (20%) GPs. No women representation was detected in Bhetaguri GP. The male-female representation is shown through the diagram below:



**Figure 5.1: Sampled male-female representation in PMAY-G**

The above diagram has been drawn by using 60 respondents wherein 5 were selected from each of the GPs. The figure shows the female representation accounts for 45% as against males (55%).

## 2. Quality of Construction: Issues and Challenges

Houses under the PMAY-G scheme focus on quality construction, using skilled masons, good design, and local materials. The roof type is considered as a parameter of the quality of the house. For example, a house with Reinforced Cement Concrete (RCC) roof is

superior to that of Corrugated Galvanized Iron (CGI) which in turn is superior to a kutcha roof. Giving the mandates for pucca roofing (RCC/CGI) has helped improve the quality of houses of the rural poor. However, the quality of the material is a major issue in the insurance of the quality of houses. The monitoring assessed the quality of the house constructed on four major parameters. These were: look and construction of houses, availability of piped water supply, available toilet facility and water sources. The information collected from 60 respondents are placed in the table given below:

**Table 5.2: Quality of houses constructed**

GP	Look and Construction of houses		Piped Water Supply		Toilet Facility		Water Source	
	Good	Under Average	No	Yes	No	Yes	Carrying from Outside	Not available
Baneswar	5	0	5	0	0	5	5	0
Bara Atibari-II	5	0	5	0	0	5	5	0
Bhetaguri-II	5	0	5	0	0	5	5	0
Chilkhana-I	5	0	4	1	0	5	5	0
Chowdhurihat	5	0	4	1	0	5	5	0
Dhalpal-I	5	0	1	4	0	5	5	0
Gobra Chhara Nayarhat	5	0	3	2	0	5	5	0
Khagrabari	5	0	0	5	2	3	3	2
Khapaidanga	5	0	3	2	0	5	5	0
Nakkatigachh	5	0	5	0	0	5	5	0
Putimari-I	5	0	5	0	0	5	5	0
Sukarukuthi	5	0	5	0	0	5	5	0
<b>Total</b>	<b>60</b>	<b>0</b>	<b>45</b>	<b>15</b>	<b>2</b>	<b>58</b>	<b>58</b>	<b>2</b>

The table above presents that look and construction-wise houses were responded to be good. Only 15 respondents affirmed that piped water supply was available majorly in Khagrabari (5) and Dhalpal-I GPs. The majority of houses (45) did not have piped water supply. Out of 60 respondents contacted, 58 expressed that their houses had toilet facilities. However, getting a pucca house was found to be a dream of all respondents contacted. Since they received a pucca house, they expressed their immense satisfaction.

### 3. Construction and age of the household

The average life span of any concrete structure is 75-100 years. The fact that a house is a structure made of a combination of elements degrades with time. Put together, the environmental impact and the human usage both do their share of damage. Things that are under constant usages like water pipelines, power cables and other allied services get degraded over time and worn out after a fixed period of time. Apart from this, window and door openings, poor construction quality, waterproofing, painting, layouts of plumbing also result in the aging of a home before time. The houses of respondents were sanctioned during FY 2016-17, 2017-18, 2018-19, and 2019-20. The information collected is presented in the tabular form as under:

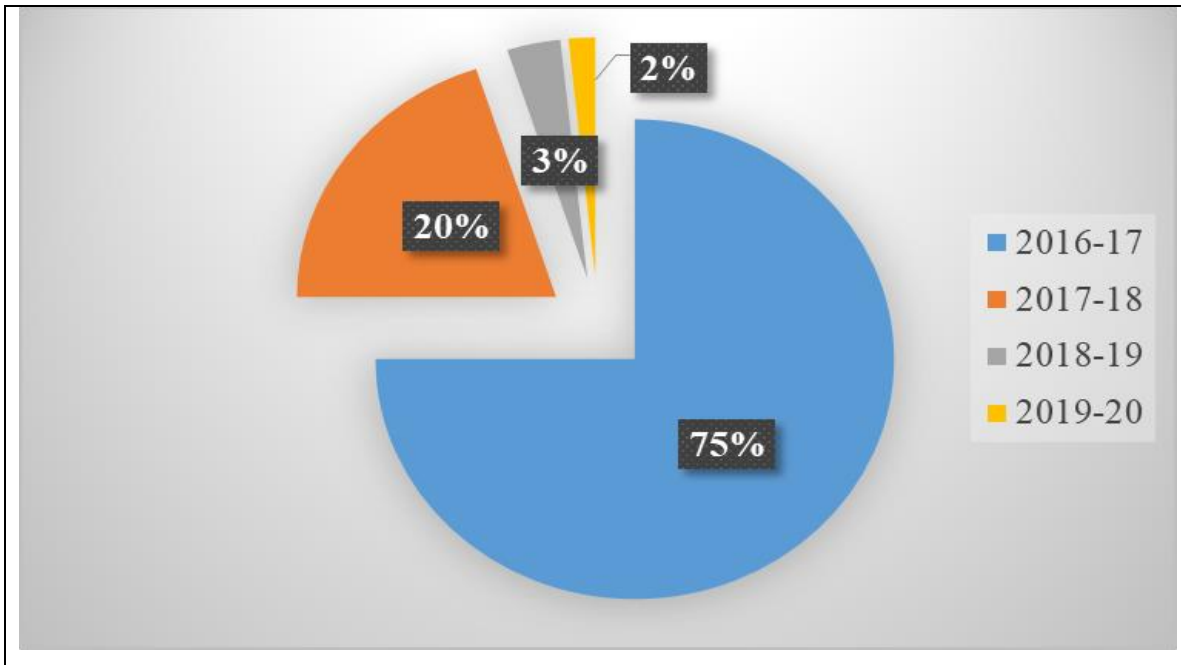
**Table 5.3: Construction and age of houses**

GP	2016-17	2017-18	2018-19	2019-20
Baneswar	4	1	0	0
Bara Atibari-II	4	1	0	0
Bhetaguri-II	5	0	0	0
Chilkhana-I	2	0	2	1
Chowdhurihat	5	0	0	0
Dhalpal-I	4	1	0	0
Gobra Chhara Nayarhat	5	0	0	0
Khagrabari	0	5	0	0
Khapaidanga	5	0	0	0
Nakkatigachh	1	4	0	0
Putimari-I	5	0	0	0
Sukarukuthi	5	0	0	0
<b>Total</b>	<b>45</b>	<b>12</b>	<b>2</b>	<b>1</b>

The table above presents that 45 houses during 2016-17, 12 houses in 2017-18, 2 houses in 2018-19 and one house in 2019-20 were found. Most of the houses were in Bhetaguri-II (5), Chowdhurihat (5), Gobra Chhara Nayarhat (5), Khapaidanga (5), Putimari-I (5) and Sukarukuthi (5). In the year 2017-18, the maximum houses were constructed in Khagrabari (5), followed by Nakkatigachh (4) and one each in Gobra Chhara Nayarhat, Bara Atibari-II and Baneswar GPs. In 2018-19, two houses were inspected in Chilkhana-I GP, whereas only houses were monitored in Chilkhana-I. It indicates that 75% houses were constructed in 2016-17, 20% in 2017-18, 3.3% in 2018-19 and 1.7% in 2019-20. The physical progress for the Pradhan Mantri Awas Yojana -Grameen is slow in the context of the stated targets where-in funding is a key challenge to achieve the flagship



programme's targets. Side by side, the problem in beneficiary identification particularly in Sukarukuthi, Chowdhurihat, Chilkhana-I, Dhalpal-I and Gobra Chhara Nayarhat GPS have been found, as the PWL was not pasted on the common/public walls. The implementation of the scheme requires effective coordination and monitoring so that the scheme remains intact with its guidelines in letter and spirit. As such, if the issues and challenges of the scheme are managed particularly quality, it would not only percolate to the potential beneficiaries but also give a boost to the effective age of the house constructed.



**Figure 5.2: Houses completed by FY**

The diagram above shows the percentage of houses completed in the financial years. 75% houses in 2016-17, 20% in 2017-18, 3% in 2018-19 and 2% in 2019-20 have been completed.





**Figure 5.3: Houses under PMAY-G in Baneswar, Khapaidanga, and Bara Atiabari-II GPs.**



**Figure 5.4: Houses under PMAY-G in Chowdhurihat, Chilkhana and Nakkatigachh GPs**

## 6. PMAY-G-Interview with Beneficiaries

To streamline and enhance the efficacy of the delivery system of the PMAY-G, it was decided to make the selection process of the PMAY-G beneficiaries transparent. The selection process of beneficiaries takes into account the SECC-2011.

### 1. Selection Process of beneficiaries

As per housing deprivation data of the Socio-Economic Caste Census (SECC)-2011 survey, 2.95 crore beneficiaries were identified to be provided with houses by March 2022. Houseless households living in 0, 1 and 2 kutcha wall and kutcha roofs are prioritized under PMAY-G. A toilet has been made an integral part of the PMAY-G house. Financial assistance is available under Swachh Bharat Mission - Gramin (SBM-G), MGNREGA among others. In this context, it was observed that the selection process of PMAY-G beneficiaries was transparent in most of the GPs.

GP	PRI Members	PWL
Baneswar	5	0
Bara Atibari-II	5	0
Bhetaguri-II	5	0
Chilkhana-I	5	0
Chowdhurihat	5	0
Dhalpal-I	5	0
Gobra Chhara Nayarhat	4	1
Khagrabari	5	0
Khapaidanga	5	0
Nakkatigachh	5	0
Putimari-I	5	0
Sukarukuthi	5	0
<b>Total</b>	<b>59</b>	<b>1</b>

The table above shows that the inclusion of the beneficiaries under the scheme has been operationalized through information received from the PRI members. 98.3% of the beneficiaries have received information from PRI members while 1.7% from the PWL. The fact that PWL is not pasted on the walls and therefore, the information has not reached through the source.

### 2. Publication of PWL List

During the visit to villages, the status of finalization of PWL and the usage there-in were examined. It was found that the PWL was prepared based on the SECC 2011. However, the same was not found being pasted on the walls. In Sukarukuthi, Chowdhurihat, Gobra

Chhara Nayarhat, Chilkhana-I, Dhalpal-I GPs, the PWL was found to be not pasted. It was responded by the PRI representatives that the reason behind not pasting on the wall is the PWL gets damaged by rainwater, stormy winds. The same was reportedly pasted on the notice board. It was also responded that the requirement of pasting the PWL on the wall never arose. As such, the PWL was not pasted on the walls. In fact, the PWL should be adequately publicized and disseminated to the public to ensure transparency and effective delivery of benefits. The practice acknowledged is to take various measures such as publishing on the website, printing booklets and painting on the walls on the prominent buildings of Gram Panchayats (GPs). Out of the 12 GPs covered under the visit, 58.33% GPs displayed PWL on the walls.

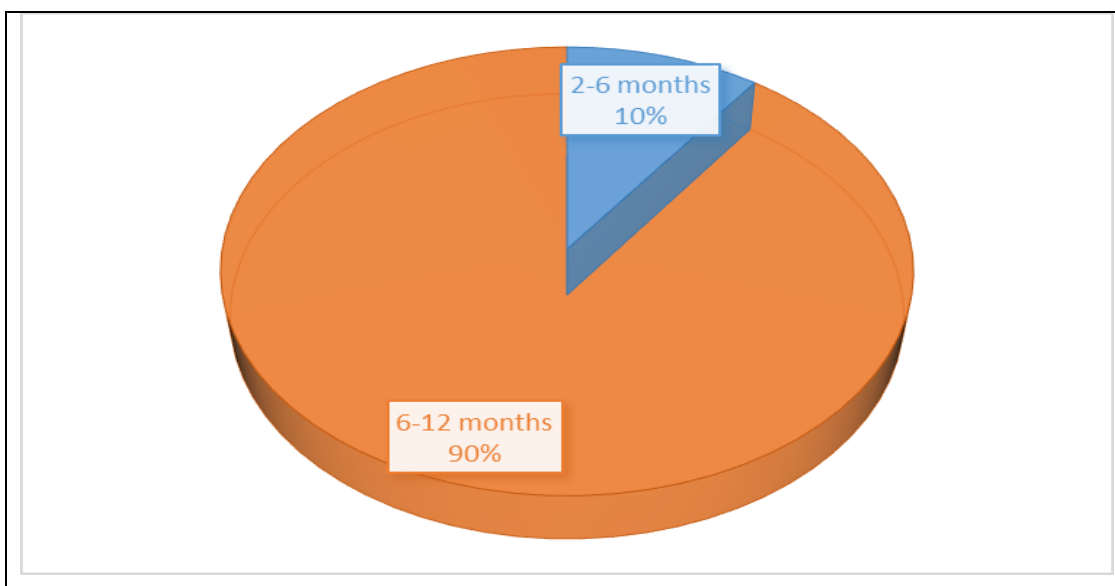
### 3. Time Taken for Registration, Selection, and Release of Installments

The time taken for registration, selection and release of installments has also been worked out. The information on the component is as under:

**Table 6.1: Duration involved in registration, selection and release of installments**

GP	2-6 months	6-12 months
Baneswar	1	4
Bara Atibari-II	0	5
Bhetaguri-II	1	4
Chilkhana-I	0	5
Chowdhurihat	0	5
Dhalpal-I	0	5
Gobra Chhara Nayarhat	4	1
Khagrabari	0	5
Khapaidanga	0	5
Nakkatigachh	0	5
Putimari-I	0	5
Sukarukuthi	0	5
<b>Total</b>	<b>6</b>	<b>54</b>

The table above depicts the period involved in the registration, selection and release of the installment. It has been found that 90% of responses are in favor of the 6-12 months period involved in the process while only 10% of respondents have agreed that the process is completed under 2-6 months. The same is shown through the diagram below:



**Figure 6.1: Period involved in the process of PMAY-G**

The figure above reveals that the process of PMAY-G from selection to release of installment takes for most of the respondents 6-12 months. The response in the category of 2-6 months has reflected meager. However, there are different state safety nets available to provide housing for the poor.

#### 4. Perception of Beneficiary on Satisfaction

The perception of beneficiaries is one of the crucial aspects that the visit has covered. A total of 60 respondents have provided their feedback on the efficacy and usefulness of houses created under the scheme. No incomplete house was found during the visit.

**Table 6.2: Satisfaction level of beneficiaries**

GP	Very Satisfied	Somewhat Satisfied	Not Satisfied	Complaints
Baneswar	5	0	0	0
Bara Atibari-II	5	0	0	1
Bhetaguri-II	5	0	0	0
Chilkhana-I	5	0	0	0
Chowdhurihat	5	0	0	0
Dhalpal-I	5	0	0	0
Gobra Chhara Nayarhat	5	0	0	0
Khagrabari	5	0	0	0
Khapaidanga	5	0	0	0
Nakkatigachh	5	0	0	0
Putimari-I	5	0	0	0
Sukarukuthi	5	0	0	0
<b>Total</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>1</b>

To rate the satisfaction level of beneficiaries contacted, three alternatives were provided viz. ‘very satisfied’, ‘somewhat satisfied’ and ‘not satisfied’. Based on the information collected, 100% of beneficiaries responded that they were satisfied with the PMAY-G housing. The table reveals that all 60 responses are in favour of ‘very satisfied’. No one has rated either ‘somewhat satisfied’ or ‘not satisfied’. However, one complaint was noticed in Bara Atibari-II GP about ineffective construction through substandard material.

### 5. Mode of Payment

The scheme provides financial assistance to the rural poor for the construction of a dwelling unit. As per the scheme, the payment to the beneficiaries is routed through Direct Benefit Transfer (DBT) into the accounts of the beneficiaries.

GP	Amount received by the same person	Installments credited to beneficiary Account
Baneswar	5	5
Bara Atibari-II	5	5
Bhetaguri-II	5	5
Chilkhana-I	5	5
Chowdhurihat	5	5
Dhalpal-I	5	5
Gobra Chhara Nayarhat	5	5
Khagrabari	5	5
Khapaidanga	5	5
Nakkatigachh	5	5
Putimari-I	5	5
Sukarukuthi	5	5
<b>Total</b>	<b>60</b>	<b>60</b>

The table above reveals that all the respondents affirmed that they received the amount. At the same time, the amount was received in their accounts. As such, DBT was found in place in the GPs sampled under the visit.

### 6. Irregularity and Discrepancies

The irregularity was found in terms of PWL not being pasted on the walls, substandard quality of material and biased selection in Bara Atibari-II GP. The same can be fixed through rigorous monitoring and effective training to implementers.

## 7. Conclusions and Recommendations

The monitoring of MGNREGS and PMAY-G was conducted in Coochbehar districts. A total of 12 GPs were selected and provided to the Institute. Under MGNREGS, delayed wage payments were found as major issues and in the case of PMAY-G implementation, PWL was not being pasted on the walls. The delayed payment was related to 10 GPs in the district. The GPs have delayed payment under the scheme noticed were Sukarukuthi, Gobra Chhara Nayarhat, Putimari-I, Bara Atibari-II, Bhetaguri-II, Baneswar, Khapaidanga, Nakkatigachh, Chilkahan-I, and Dhalpal-I GPs. In the case of delayed payment, a special allowance is not given. The 100 days employment as mandated in the ACT was given to a very limited number of wagers, though others also got their demand registered.

Under PMAY-G, the major issue identified was related to PWL not being passed on the walls. It sprang from Sukarukuthi, Chowdhurihat, Gobra Chhara Nayarhat, Chilkhana-I, and Dhalpal-I GPs. The biased beneficiary selection and substandard use of material were reported from Bara Atibari-II GP.

The recommendations for the improvement in the scheme implementation are as under:

1. Steps should be taken to ensure the wage payment in 15 days.
2. Focus on flood control and protection work should be prioritized to make it aligned with DMA and SDGs.
3. The quality and maintenance of the works should be given due care to promote their durability.
4. Attempts should be taken to provide 100 days of employment.
5. The PWL in connection with PMAY-G should be pasted on the wall.
6. The use of material, the functionality of toilets, and piped connection of water should be ensured with 100% PMAY-G houses.
6. A PMGSY engineer should be deployed at the time of inspection of PMAY-G houses.
7. The quantum of funds for PMAY-G housing needs an increase in the light of CPI.