

Printing and Issue of 'passbooks' for BLC – Awareness and transparency for beneficiaries

Summary:

The BLC component driven through self-construction is highly dependent on beneficiaries' actions and knowledge to able to avail the benefits under the Mission. National Government and State Governments have carried out multiple awareness activities but documenting the whole process for an individual and the Mission is imperative. Hence, Jharkhand State came out with an innovative practice of issuance of 'PassBooks' for BLC beneficiary, which can spread awareness and create a more accountable and transparent system.

Objective:

To spread awareness within the BLC beneficiaries and create transparency in the system with the practice of issuance of 'Passbooks' in the Jharkhand State.

Key Stakeholders:

- Government of Jharkhand
- Urban Development Department
- Beneficiaries

Implementation Strategy:

Jharkhand State conceptualised it in the year 2017 in view of various issues faced during implementation of previous schemes. The major issues faced were non-availability of any document with respect to the scheme with beneficiaries, lack of awareness amongst beneficiaries regarding their rights & responsibilities within the scheme, including awareness about timelines of construction and due instalments. This led to conceptualization of the idea of passbook by Jharkhand state, which would make both the Government agencies as well as beneficiaries accountable and responsible for the progress under PMAY (U). The passbook is given to the beneficiary in the form of a sole document related to the scheme which informs and educates the beneficiary that at which level of housing construction the Government assistance would be provided. It also provides information that the amount/ instalment that has been received against the construction of housing unit.



Resource utilisation:

The passbook was printed by State Government and provided to beneficiaries to create a transparent relationship between all the stakeholders. It keeps tracks of all the instalments and helps beneficiary to remain updated about the funding inflow.

Impact/ Outcomes:

Beneficiary Passbook was an innovative concept and MoHUA re-designed the passbook to make it generic for pan-India use by states/UTs. Passbook was printed by SLNA and is being issued to all the approved beneficiaries across all the ULBs covered under the scheme in the States.

Challenges/ Lessons Learnt:

Awareness amongst beneficiaries and continued communication helps in higher participation and creating more accountability and transparency across the systems.

Replicability and Sustainability:

Creating a transparent system along with spreading awareness among the beneficiary makes the system highly efficient. Such innovative ideas can also be adopted for other schemes across different Ministries which involves the subsidy disbursements in multiple instalments.

Fact Sheet:

Thematic area	Transparency and awareness for BLC beneficiaries
First-year of the program	2017
Responsible institution	Jharkhand State Government
Target audience	BLC beneficiaries
Coverage	Jharkhand State and then later on replicated in other States by Gol's direction

Source:

MoHUA, Stories of PMAY(U) beneficiaries and Best Practices of States; Klls