

**INDIRA AWAAS YOJANA
(IAY)**

BRIEFING BOOK

February, 2013

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I. BACKGROUND

Housing is one of the basic requirements for human survival. For an individual owning a house provides significant economic and social security and status in society. For a shelterless person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. Rural housing contributes to improved health & productivity & reduced vulnerability of the poor. Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide financial assistance to rural BPL households for construction/upgradation of dwelling units.

The scheme was started in the year 1985-86 as part of rural employment programmes such as NREP/RLEGP/JRY. IAY scheme became independent w.e.f. 1.1.1996. Initially the unit cost was fixed at Rs.10,000/- which was enhanced to Rs.12,700/14,500 (plain and hilly/difficult areas resp.) in 1990, Rs.14,000/15,800 in 1994, Rs.20,000/22,000/- in 1996, Rs.25,000/27,500 in 2004, Rs.35,000/38,500/- in 2008 and Rs. 45,000/ Rs.48,500/- in 2010.

As per the estimation of the Working Group, housing shortage under the XII Plan can be assumed about 40 million. From the current trends of housing in rural India, it can be assumed about half of the current shortage of 40 million houses would require financing through IAY and interest subsidy assistance. The rest of the 20 million households would be able to construct their houses through state schemes, their own sources or informal sources of finance such as money lenders, borrowing from family and friends or family gifts.

Based on this, the budget proposed for Rural Housing to Planning Commission for the Twelfth Five Year Plan was Rs.150,000 crores. The budget proposed for the year 2012-13 i.e the first year of the 12th Five Year Plan was Rs.28569.90 crore. However, against this, Planning Commission has allocated Rs.11075.00 crore for Rural Housing for the first year of Twelfth Plan. The revised total budget proposed for the Twelfth Plan is 79858 crore.

Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) Programme by making provision for upgradation of unserviceable kutcha houses and by providing credit with subsidy for certain

sections of the poor. Emphasis has also been laid on use of cost affective, disaster resistant and environment friendly technologies in rural housing.

II. IDENTIFICATION AND SELECTION OF BENEFICIARIES

The District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed shall decide the number of houses to be constructed /upgraded Panchayat-wise under IAY, during a particular financial year. The targets fixed shall be intimated to the Gram Panchayat concerned. Thereafter, the beneficiaries, restricting to this number, will be selected from the Permanent IAY Waitlists prepared on the basis of BPL lists in order of seniority in the list. The Gram Panchayats may draw out the shelterless families from the BPL list strictly in the order of ranking in the list. A separate list of SC/ST families in the order of their ranks may be derived from the larger IAY list so that the process of allotment of 60% of houses under the scheme is facilitated. Thus, at any given time, there would be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families. Once the lists are prepared, they need to be approved by the Gram Sabha to be attended by a government servant who would be a nominee of the Collector. Selection by the Gram Sabha is final. No approval by a higher body is required. Zilla Parishads/DRDAs and Block Development Officers should, however, be sent a list of selected beneficiaries for their information. The Permanent IAY Waitlists so prepared will be displayed at a prominent place either in the Gram Panchayat office or any other suitable place in the village. The lists will also be put on the website by the concerned DRDAs.

Priority in selection of beneficiaries :

Prioritisation of beneficiaries will be as follows:

- (i) Freed Bonded labourers
- (ii) SC/ST households
 - SC/ST households who are victims of atrocity
 - SC/ST households, headed by widows and unmarried women.
 - SC/ST households affected by flood, natural calamities like

earthquake, cyclone and man-made calamities like riot.

- Other SC/ST households

(iii) Families/widows of personnel from defence services/paramilitary forces, killed in action.

(iv) Non- SC/ST BPL households.

(iv) Physically and mentally challenged persons.

(vi) Ex-servicemen and retired members of the paramilitary forces.

(vii) Displaced persons on account of developmental projects, nomadic/semi-nomadic, and de-notified tribals, families with physically/mentally challenged members.

The selection of the beneficiaries will be subject to the condition that the households of all the above categories except (iii) are Below Poverty Line (BPL).

The allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. However, if there is no eligible female member in the family available / alive, house can also be allotted to the male member of a deserving BPL family.

III. FUNDING:

(i) At present the unit assistance under IAY is Rs.45, 000/- per unit in the plain areas and Rs.48,500 in hilly/difficult areas. **Cabinet has approved enhancement of the unit assistance under IAY from Rs.45,000/- to Rs.70,000/- in plain areas and from Rs.48,500/- to Rs.75,000/-in hilly/difficult/IAP areas w.e.f. from 1st April 2013.**

(ii) Funding of IAY is shared between the Government of India and the State Governments in the ratio of 75:25. However, in the case of North-Eastern States and Sikkim, it is in the ratio of 90:10 . In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

(iii) Allocation to States is on the basis of 75:25 weightage to housing shortage and poverty ratio respectively and to districts on the basis of 75:25 weightage to housing shortage and rural SC/ST population respectively.

(iv) A minimum of 60 % of funds is to be utilized for construction of houses for SC/ST.

(v) A maximum of 40 % for non-SC/ST BPL rural households.

(vi) 3% per cent of funds are reserved for the disabled persons living below the poverty-line in rural areas

(vii) IAY funds and physical targets will be earmarked for BPL minorities in each State as indicated by the Ministry

(viii) Upto 20% of the total funds can be utilized for upgradation of existing kutchha houses and towards subsidy for construction of houses with credit from Banks/Financial institutions .

(ix) 5% of the total allocated funds under IAY are to be kept apart to meet the exigencies arising out of natural calamities and other emergent situations like

riot, arson, fire, rehabilitation under exceptional circumstances etc. Funds under this component of IAY will be made available to those districts with the limit of 50% of the normal allocation for each district which will again be subject to a ceiling of 10% of State allocation under IAY.

IV. HOMESTEAD SCHEME

A scheme was launched on 24th August, 2009 as part of IAY, for providing homestead sites to those rural BPL households whose names are included in the Permanent IAY Waitlists but who have neither agricultural land nor a house site. Rs. 10,000/- per homestead site is being provided under the Scheme and the funding of which is shared by the Centre and the States in the ratio of 50:50 while in the case of UTs Central Government will fund 100%.

The States are also incentivized by allocating additional physical targets equal to the number of homestead sites provided by regularization of existing occupied land, allotment of Government land or purchase/acquisition of lands as the case may be.

Since inception of the scheme, funds amounting to Rs. 347.47 crore have been released to States namely Bihar, Andhra Pradesh, Karnataka, Kerala, Rajasthan, Sikkim, Uttar Pradesh, Maharashtra, for purchase of land and Rs. 1395.06 crore have been released to Karnataka, Gujarat, Rajasthan, Tripura, Jharkhand, Chhattisgarh, Odisha, Madhya Pradesh, Maharashtra and West Bengal as incentive for additional houses for providing homestead sites.

With effect from 1st April 2013, the unit assistance for purchase/acquisition of Homestead Plot/ Homesite has been enhanced from Rs 10,000/- to Rs. 20,000/- with the share of Centre and the States being retained at 50:50.

V. MONITORING AND EVALUATION MECHANISM

A. MONITORING

(i) **State Level Functionaries:** Officers dealing with the IAY at the State headquarters should visit districts regularly and ascertain through field visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. Likewise, officers at the district, sub-division and block levels must closely monitor all aspects of the IAY through visits to work sites. A schedule of inspection which prescribes a minimum number of field visits for each supervisory level functionary from the State level to the block level should be drawn up and strictly adhered to. The State Government should prescribe the periodical reports/ returns through which it should monitor the performance of IAY in the districts and also get appropriate reports and returns prescribed, to be collected by the Zilla Parishads/DRDAs. The monitoring of the programme at the State Level will be the responsibility of State Level Vigilance and Monitoring Committee for Rural Development Programmes. A representative or nominee of the Ministry of Rural Development, Government of India should invariably be invited to participate in the meetings of the Committee.

(ii) **AWAASSOFT:** From April 2007 onwards, an online monitoring mechanism has been put in place to enable DRDAs to upload their monthly progress reports into the website of the Ministry. The Ministry has also launched a web-based local language enabled MIS programme from 16.7.2010 to capture beneficiary-wise data to monitor the scheme. The Rural Housing Division has launched IAY Management Information System (IAY-MIS) software 'AWAASSoft'. AWAASSoft is a local language enabled workflow based transaction level Management Information System to facilitate e-governance in the System. The MIS will be accessible not only to all the stake holders including beneficiaries but also citizens at large.

The objectives of Awaassoft are as follows:

- (i) to capture beneficiary-wise data
- (ii) accessible to stakeholders, beneficiaries and citizens at large
- (iii) empowerment of beneficiary - can check selection, fund transfer, status of complaint
- (iv) Tool for management-Generate all reports, fund released, progress in construction of houses and tracks convergence of all benefits.

A series of workshops on Awaassoft for all States/UTs (except Andhra Pradesh and Uttar Pradesh) were held from 21.8.2012 to 13.9.2012 at NIC, Headquarters, New Delhi.

Andhra Pradesh held the workshop on 22 September, 2012 and Uttar Pradesh conducted the workshop on 25-26, September, 2012.

Monthly progress reports are being generated through AWAAS soft

Photographs are to be uploaded on Awaassoft every three months to show the progress of construction of houses.

From 2013-14, release of IAY instalment will be linked with 100% uploading of data on Awaassoft

The reporting of complete and comprehensive data ranging from Physical, Financial targets and achievement, details of beneficiaries, progress of houses sanctioned and fund released alongwith convergence with various schemes etc. at all levels of implementation of the scheme should be uploaded through Indira Awaas Yojana-Management Information System (IAY-MIS) only. The details of AWAASSoft e-Governance Solution is available in the User Manual on the site.

(iii) Complaint Monitoring System: To deal with complaints, an effective Complaint Monitoring System with adequate staff should be set up at the state level which can visit, independent of the regular execution wing, and give a report to the implementing agencies about the short-comings/shortfalls, for effective redressal.

The complaints received in the Ministry are forwarded to the respective State Governments for taking action in the matter. The Action Taken Report is to be submitted by the concerned State Governments within a month. In case of serious complaints, National Level Monitors (NLMs) are appointed to examine the complaint. The report of NLM is then forwarded to State Government for

necessary action.

The status of the complaints received in the Ministry is uploaded on the website of IAY regularly.

(iv) Transparency in the implementation of Indira Awaas Yojana

List of items (illustrative not exhaustive) on which information should invariably be made available to people to bring about greater transparency at village, block and district level is given below.

Village level:

- (i) List of people below poverty line in the village.
- (ii) Permanent IAY Waitlists both for SC/ST and non-SC/ST BPL households.
- (iii) List of disaster resistant construction features suitable for the region/locality.
- (iv) List of beneficiaries identified during preceding year and current year including details of SC/ST, women beneficiaries and physically/mentally challenged persons under Indira Awaas Yojana.
- (v) Allocation made to the village under Indira Awaas Yojana.
- (vi) Guidelines of Indira Awaas Yojana/ criteria of selecting beneficiaries.
- (vii) Display of Indira Awaas Yojana signboard/ logo on the allotted houses.

Block level:

- (i) Details of houses taken up at Block level with cost, sources of funds and implementing agency.
- (ii) Distribution of funds village-wise for the scheme.
- (iii) Allocation/availability of funds and progress in implementation of the Indira Awaas Yojana.

District level:

- (i) Distribution of the IAY funds block-wise/ village-wise for the scheme.

- (ii) Criteria for distribution of funds to blocks/ villages including norms for its selection under the Indira Awaas Yojana.

(vi) **Central Plan Monitoring Scheme (CPSMS)**

A Central Plan Scheme Monitoring System (CPSMS) is implemented by the Office of Controller General of Accounts (CGA). CPSMS should be fully implemented expeditiously for IAY in order to make the visibility of funds at the lower levels available, the lower level agencies should also be registered on CPSMS. On complete registration, the Ministry, State level implementing agencies, DRDAs and Blocks would be able to see the availability of funds at all levels and monitor the trend of utilization

(vii) **Other Mechanisms:**

Indira Awaas Yojana is also monitored through the following mechanisms:

- (a) The Indira Awaas Yojana is being continuously reviewed through Monthly and Annual Reports received from the States/UTs.
- (b) Senior officers at the level of Deputy Secretaries and above in the Ministry are appointed as Area Officers for different States/UTs. These Area Officers visit the allotted States/UTs from time to time and inspect the actual implementation of the programme in the field. They also participate in the State Level Coordination Committee Meetings providing thereby, a source of effective link between the policy makers, i.e., Government of India and the implementing agencies (States/UT Governments).
- (c) The programme is also reviewed at the meetings with the State Secretaries of Rural Development and with the Project Directors of DRDAs in the workshops held every year.

B. EVALUATION

(i) Evaluation Studies : The Central Government may conduct periodic Evaluation studies on the implementation of the Indira Awaas Yojana . These Evaluation studies may be got conducted by institutions and organizations of repute on the implementation as well as the issues thrown up by the Concurrent Evaluation, conducted by the Government of India. The States/UTs may also conduct Evaluation Studies on their own regarding the implementation and impact of the programme in their State. Copies of the reports of these evaluation studies conducted by the States/UTs should be furnished to the Government of India. Remedial action should be taken by the States/UTs on the basis of the observations made in these evaluation studies and also in the Concurrent Evaluation conducted by or on behalf of Government of India.

(ii) Social Audit

System of social auditing of the Scheme will be followed.

VI. PERMANENT IAY LIST

In order to streamline and enhance the efficacy of the delivery system of the Indira Awaas Yojana (IAY) scheme in terms of beneficiary selection process and make it more transparent, an IAY Permanent Waitlist will be prepared, based on the results of the BPL Census of 2002 and also adding those left out from the BPL List of 1997 at the bottom.

Following instructions by the Ministry of Rural Development dated 10th October 2005 for the preparation of new BPL list, and subsequent instructions dated 29th November, 2005 in respect of the Permanent IAY Waitlist, the states have initiated steps towards preparation of the IAY Permanent Waitlist along the following lines:

- (i) The Gram Panchayats will draw out the shelterless families from the BPL list of 2002 strictly in the order to ranking in the list.
- (ii) A separate list of SC/ST families in the order of their ranks is to be derived from the larger IAY list so that the process of allotment of 60 % of houses to them under the scheme is facilitated.
- (iii) So, at any given time there would be two IAY Waitlists for reference, one for SC/ST families and the other for Non-SC/ST families. In case of the households (either SC/ST or non-SC/ST getting equal scores, based on the parameters of the BPL Census 2002, the following order of preference will be observed as mentioned under Identification of Beneficiaries.

In case the prescribed criteria is exhausted, then the Gram Sabha will draw lots for deciding the inter-se ranking of the cases with equal scores.

- (iv) Once the lists are prepared, they will be approved by the Gram Sabha to be attended by a government servant who would be a nominee of the Collector. Thereafter, the list will be displayed at the Gram Panchayat for beneficiaries to view and appeal in case their name does not figure or figures in a lower priority. There will be a 2-stage appeal process before the list is finalized. The finalized IAY Permanent Waitlist will be inscribed and displayed at a prominent place in either the Gram Panchayat office or any other suitable place in the village.

(v) No further annual approval by Gram Sabha will be required and such lists will form the basis for IAY beneficiary selection in future.

The Gram Sabhas are to send the finalized Permanent IAY waitlist to the DRDAs who in turn will place it on the Website of this Ministry.

Position of preparation of IAY Waitlists reported by various State Governments

As per information received from the States, Madhya Pradesh, Chhattisgarh, Uttarakhand, Gujarat, Jharkhand, Nagaland, Assam, Rajasthan and Tamil Nadu have completed the preparation of the lists in all respects including painting on the walls of all the Gram Panchayats.

Uttar Pradesh, Goa, Mizoram, Punjab, Sikkim, Arunachal Pradesh and Lakshdweep have finalized the Permanent IAY Waitlists but work regarding painting the lists on the walls has not been completed in all districts.

Bihar, Himachal Pradesh, Jammu & Kashmir, Karnataka and Maharashtra have not yet completed the work of preparation of Permanent IAY Waitlists in all districts though the work is stated to be in progress and nearing completion.

Other States viz, Andhra Pradesh, Haryana, Kerala, Manipur, Meghalaya, Odisha, Tripura, West Bengal and Union Territories of Andaman & Nicobar, Daman & Diu, Dadra Nagar Haveli and Pondicherry have not yet finalized the Permanent IAY Waitlists.

VII. CHANGES IN GUIDELINES OF IAY

(i) Enhancement in financial assistance for IAY houses

The unit assistance provided under IAY was revised from Rs 35,000 to Rs 45,000 (plain areas) and from Rs.48,500 to Rs. 48,500 (hilly/difficult/IAP areas) w.e.f 1.4..2010.

A decision has been taken with Cabinet's approval to enhance the unit assistance from Rs.45,000/- to Rs.70,000/- in plain areas and from Rs.48,500/- to Rs.75,000/-in hilly/difficult/IAP areas which will be effective from 1st April 2013.

(ii) Change in funding pattern

In the case of North-Eastern States and Sikkim, cost sharing between the Government of India and these States has been revised in the ratio of 90:10 since second instalment of 2008-09. In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

(iii) Modification of IAY guidelines relating to release of funds to Cold Zone / Difficult districts

Under IAY, funds to Kargil and Leh districts of Jammu and Kashmir, Kinnaur and Lahul Spiti districts of Himanchal Pradesh, all the three districts of Andaman & Nicobar Ialands and the Lakhdweep are released in one lump sum installment because of very limited working season. Funds of these districts were being released on submission of proposal along with UC/AR for the previous year and the latest expenditure, if any, for the current year. It has now been decided that the funds to these districts will be released on receipt of a proposal from these districts supported by Audit Report for the year prior to last year and Utilization Certificate with expenditure of at least 60% of the total available funds for the last year, along with other documents required as per rules.

(iv) Earmarking of funds for BPL Minorities

From the year 2006-07, 15% of IAY funds under IAY are being earmarked for construction of houses for rural BPL minorities. (Eligible minorities are those notified under section 2(c) of the National Commission for Minorities Act, 1992-Muslims, Christians, Sikhs, Budhists and Parsis. However, in the States where minorities are in a majority, only other minority population is treated as minority. Muslims in J&K, Sikhs in Punjab and Christians in Meghalaya, Mizoram and Nagaland are not treated as minorities in the respective States.)

(v) Enhancement of Unit assistance in IAP Districts

With effect from 1st April, 2013 the unit assistance of IAY would be Rs.70, 000/- in plain areas and Rs.75,000/- in hilly/difficult areas/IAP districts. It has been decided that the focused 82 IAP districts will be treated as difficult areas and the higher rate of unit assistance of Rs.75, 000 will be provided for an IAY houses in these 82 districts.

The IAY Guidelines have been relaxed and modified in 82 identified naxal-affected districts as below:-

- a) 82 identified IAY districts are now treated as difficult areas and are eligible for higher rate of unit assistance of Rs.75,000/- provided in hilly/difficult areas.
- b) In the 82 IAP districts, the district administration has been allowed to construct houses for the old aged, widowed and physically handicapped persons if they so desire.
- c) Cluster approach has been requested to be adopted in the 82 IAP districts for facilitating better convergence of amenities and for accelerated development in these areas.
- d) Rs.300 per house is allowed to be utilized towards monitoring, technical support and maintenance of IAY-MIS in these districts. This amount is to be shared between the Centre and the State in the ratio of 75:25.

The four new added districts w.e.f 01/04/2012 are Champaran West, Sitamarhi from Bihar and Chhindwara and Singrauli from Madhya Pradesh.

(vi) Convergence of various Centrally Sponsored Schemes with IAY

Necessary instructions have been issued to all the DRDAs regarding Convergence of various Centrally Sponsored Schemes (CSS) with IAY. IAY beneficiaries can get the benefits available under Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY), Total Sanitation Campaign (TSC), Janshree and Aam Aadmi Bima Yojana, National Rural Water Supply Programme (NRWSP) and Differential Rate of Interest (DRI) Scheme etc.

To elaborate, under RGGVY each IAY beneficiary can get a free electricity connection to his house, All willing IAY beneficiaries can get the benefits available under Janshree Bima and Aam Aadmi Bima policies, under DRI, an IAY beneficiary can borrow up to Rs.20, 000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance he has got under IAY. The beneficiaries of Indira Awaas Yojana would be accorded priority under the Nirmal Bharat Abhiyaan of the Ministry of Drinking Water and Sanitation for construction of toilets.

VIII. IMPACT OF IAY

In the present form, IAY is one of the popular schemes of the Ministry of Rural Development. The popularity can be attributed to the fact that the scheme enables beneficiaries to participate & involve themselves in construction of their home. The role of the State Government is limited to releases and to facilitating use of appropriate technology. In spite of criticism from certain quarters about IAY being a full subsidy scheme, experience reveals that houses get completed more or less on time which may not have been the case if credit was part of the assistance. Not surprisingly, evaluation studies reveal high levels of occupancy and satisfaction.

Providing houses to the poorest also has a positive impact on people's physical & mental health. Once the basic need of housing is fulfilled, citizens develop a sense of opportunity for livelihood, for improving living conditions and for continuing children's education. Undoubtedly, there is a direct link between a safe and secure housing to better standards of living & reduction in vulnerability.

IX. ACHIEVEMENT IN THE 11TH FIVE YEAR PLAN

IAY performance (last five years)

| Years | Total allocation(C+S) (in crore) | Total Releases(C+S) (in crore) | Total Available Funds(in crore) | Utilization(in crore) | % Utilization | Physi-cal target (in lakh) | Physical Achieve-ment(in lakh) | % achieve-ment |
|---------|-------------------------------------|-----------------------------------|---------------------------------|-----------------------|---------------|-------------------------------|--------------------------------|----------------|
| 2007-08 | 5374.19 | 5175.10 | 6527.17 | 5464.54 | 83.72 | 21.27 | 19.92 | 93.65 |
| 2008-09 | 7523.85 | 11727.04 | 14460.35 | 8348.34 | 57.73 | 21.27 | 21.34 | 100.32 |
| 2009-10 | 11131.59 | 11316.90 | 15852.34 | 13292.46 | 83.85 | 40.52 | 33.86 | 83.55 |
| 2010-11 | 13181.32 | 13295.22 | 17956.54 | 13465.73 | 74.99 | 29.09 | 27.15 | 93.36 |
| 2011-12 | 12436.47 | 12920.36 | 19159.30 | 12926.33 | 67.47 | 27.27 | 24.71 | 90.64 |

X. ACHIEVMENT OF IAY IN THE FIRST YEAR OF 12th FIVE YEAR PLAN

(as on 26.2.2013)

| Year | Total allocation(C+S) (in crore) | Total Releases(C+S) (in crore) | Total Available Funds(in crore) | Utilization (in crore) | % Utilization | Physical target (in lakh) | Physical Achievement(in lakh) | % achievement |
|---------|-------------------------------------|-----------------------------------|---------------------------------|---------------------------|---------------|------------------------------|-------------------------------|---------------|
| 2012-13 | 13776.21 | 7208.49 | 13531.38 | 9386.22 | 69.37 | 30.10 | 14.88 | 49.47 |

The year-wise allocation made by Planning Commission for the 12th Five-Year Plan is as follows:

| S. No | Year | Allocation (in crore) |
|-------|---------|-----------------------|
| 1. | 2012-13 | 11075.00 |
| 2. | 2013-14 | 17127.50 |
| 3. | 2014-15 | 17127.50 |
| 4. | 2015-16 | 17127.50 |
| 5. | 2016-17 | 17127.50 |

XI. IAY IN THE CONTEXT OF BHARAT NIRMAN

Bharat Nirman Programme is a business plan comprising six different components addressing the rural sector and housing is one of them. Rural Housing was one of the six components of 'Bharat Nirman' Programme. Under 'Bharat Nirman', 60 lakh houses were envisaged to be constructed under the Scheme of Indira Awaas Yojana in four years from 2005-06 to 2008-09. Against this target, 71.76 lakh houses were constructed thereby exceeding the target of 'Bharat Nirman' period.

The Target under Phase-II "Bharat Nirman" is for construction of 120 lakh houses for a period of five years starting from 2009-10. During the first three years of the Bharat Nirman Programme Period-Phase-II, approx. 85.72 lakh houses have been constructed. The year-wise break-up is given below:

| Year | Target (in lakh) | Houses constructed (in lakh) | Expenditure (Rs. in crore) |
|-------------|-------------------------|---|---------------------------------------|
| 2009-10 | 40.52 | 33.86 | 13292.46 |
| 2010-11 | 29.09 | 27.15 | 13406.51 |
| 2011-12 | 27.27 | 24.71 | 12926.33 |
| Total | 96.88 | 85.72 | 39625.30 |

Further, for the current financial year, the total budgetary outlay for rural housing is Rs.11075.00 crore with a physical target for construction of 30.10 lakh houses. Out of this, Rs.10513.20 crore have been allocated for Indira Awaas Yojana (IAY) for construction of 30.10 lakh houses. Against this target, 14.88 lakh houses have been constructed so far.

XII.

XII. CAPACITY BUILDING

(i) National Institute of Rural Development (NIRD) has approved 120 Training Programme on “Planning and Management of IAY with a focus on Cost Effective Technologies. Out of these 30 ToT programmes to be held at NIRD/SIRDs and 90 ToT programmes to be held at RIRDs/ETCs/reputed Training Institutions (NGOs). About 30 participants from all the major states will be mobilized so as to orient these institutions to organize training programmes at their end. The training-cum workshop will be conducted at NIRD, Hyderabad. The objectives of training programme are :-

- To orient the participants on various issues related to housing needs of rural poor in the context of shelter for all.
- To import select tools and techniques on participatory planning and management of housing scheme (IAY)
- To equip the participants with the technique of sensitizing, facilitation and adoption of location specific and cost effective housing technologies.
- To expose to a few best practices in the implementation of IAY.

(ii) 35 Training Programmes on ‘Rural Housing to Panchayati Raj Institution and RD functionaries’ have been approved for Assam, SIRD. Out of this, 20 programmes were organised by them during the year 2009. Approval for organising remaining 15 programme has been given by the ministry in January, 2013.

XIII. SPECIAL PACKAGE

Special Packages are provided by the Ministry in the event of natural calamities, violence and other unforeseen situations and also for providing homestead sites to landless BPL families, incentivisation against the homestead sites allocated by the State Governments and also additional houses to Primitive Tribal Groups (PTG) who are not part of Permanent IAY list. This is subject to availability of savings.

The special packages sanctioned recently are as follows:

| S No. | State | No. of districts | Year | Amount |
|--------------|----------------|-------------------------|-------------|-------------------|
| 1. | Rajasthan | 29 | 2010-11 | Rs. 32299.49 lakh |
| 2. | Rajasthan | 25 | 2011-12 | Rs. 6833.38 lakh |
| 3. | Madhya Pradesh | 48 | 2010-11 | Rs. 36019.50 lakh |
| 4. | Karnataka | 11 | 2009-10 | Rs. 5400 lakh |
| 5. | Jharkhand | 1 | 2011-12 | Rs. 3150.00 lakh |
| 6. | Odisha | 28 | 2011-12 | Rs. 36230.40 lakh |

XIV. NEW INITIATIVES

Successful implementation of any scheme requires consistent efforts and learning from experiences and interactions with the stakeholders. The following innovations in IAY have been introduced in the Ministry.

i) Knowledge Network:

Creation of a Knowledge Network in collaboration with IIT, Delhi has been envisaged in the Vision Plan with the objective of compiling a comprehensive nation wide Directory of Practitioners, Institutions and Practices related to affordable and sustainable solutions formal housing and to develop a web-based multi-lingual Rural Housing Knowledge Network showcasing best practices and case studies of Rural Housing. The purpose of Knowledge Network is to help in developing, promoting and transfer use of appropriate, local environment- friendly, energy efficient and disaster-resistant technology, designs and building materials for rural housing and habitats. The portal was launched in July, 2012. The website can be accessed at www.ruralhousingnetwork.in.

ii) Resource Centre:

Setting up of a Resource Centre has been envisaged for handling technical, financial and research needs for rural housing habitats. This is at its initial stage. The Resource Centre would be a team of at least 5 consultants / professionals, who shall act as the implementation support arm with technical expertise in rural housing section for Ministry of Rural Development. As Resource Centre, the consultants shall provide the following services:

- i) Provide implementation support for schemes on Rural Housing
- ii) Provide technical assistance required to support the schemes
- i) Provide inputs on existing procedures adopted by MoRD for implementation of Rural Housing
- ii) Provide inputs required for policy level interventions required for implementation of Housing
- iii) Provide research and analysis support to MoRD on various issues to be communicated from time to time

- iv) Assist in procurement of services
- v) Provide innovative ideas and information on best practices.

XV. GREIVANCE REDESSAL

Prompt redressal of grievances/complaints is an effective way of monitoring the implementation of a scheme. The complaints received in the Ministry are examined and accordingly sent to the concerned State Governments for necessary action. The State Governments are requested to send the Action Taken Report (ATR) within a month of receipt of the complaint. In case the complaint is of serious nature, the same is forwarded to Monitoring Division for deputed National Level Monitors (NLM). State Governments should take immediate cognizance to the complaints made by the common man. The status for the complaints where NLMs are deputed as well as complaints sent to State Government for ATR, for the year 2011-12 and 2012-13 is as follows:

Statewise Complaints where NLMs have been deputed

| S. No. | State | 2011-12 | 2012-13 |
|---------------|-----------------|----------------|----------------|
| 1 | Assam | 3 | - |
| 2 | Bihar | 2 | 2 |
| 3 | Odisha | - | 1 |
| 4 | Jammu & Kashmir | | 2 |
| 5 | Madhya Pradesh | - | 1 |
| 6 | Punjab | 1 | 1 |
| 7 | Uttar Pradesh | 4 | 1 |
| 8 | Tripura | 1 | - |
| 9 | Jharkhand | - | 1 |
| | Total | 11 | 9 |

State-wise status of complaints sent to State Govt.

| S. No. | State | 2011-12 | 2012-13 |
|---------------|------------------|----------------|----------------|
| 1 | Andhra Pradesh | 1 | - |
| 2 | Assam | 3 | 5 |
| 3 | Bihar | 8 | 17 |
| 4 | Chhattisgarh | - | 1 |
| 5 | Gujarat | 1 | 2 |
| 6 | Haryana | - | - |
| 7 | Himachal Pradesh | - | - |

| | | | |
|----|-----------------|-----------|-----------|
| 8 | Jammu & Kashmir | 1 | 1 |
| 9 | Jharkhand | 1 | 3 |
| 10 | Karnataka | - | - |
| 11 | Kerala | - | - |
| 12 | Madhya Pradesh | 1 | 2 |
| 13 | Maharashtra | - | 1 |
| 14 | Manipur | 4 | - |
| 15 | Orissa | 2 | 3 |
| 16 | Punjab | 1 | 2 |
| 17 | Rajasthan | 2 | - |
| 18 | Tamil Nadu | - | - |
| 19 | Tripura | 1 | - |
| 20 | Uttar Pradesh | 21 | 21 |
| 21 | Uttarakhand | - | 1 |
| 22 | West Bengal | - | - |
| | Total | 47 | 59 |

In the PRC Meeting held on 16th January, 2013 at PUSA Institute, New Delhi, it was decided that the status of complaints received by the Ministry would be uploaded on the website of the Ministry.

XVI. SEEDING OF AADHAR NUMBER AND IMPLEMENTATION OF DIRECT BENEFIT TRANSFER

Department of Financial Services, Govt. of India from time to time, issued instructions to the Banks for facilitating opening of accounts. Under the Swaabhimaan Campaign, in which banking facilities have been provided to over 74000 villages with population of over 2000 and above in the country through Business Correspondent and other models, more than 3.5 crore accounts were opened during the period 2010-12. The Banks have been advised in May, 2012 to ensure opening of at least one bank account for every family in the country and this is already in progress. A letter dated 21st December, 2012 was issued to all States with the request of opening of Bank Accounts of the IAY beneficiaries at the earliest to ensure Direct Cash Transfer into the Accounts. Further, a letter dated 8th January, 2013 was issued to all States requesting them :

- To ensure that the data on beneficiaries for the current year (2012-13) is updated on the scheme website along with the disbursement details.
- To update the beneficiary profile of all beneficiaries in the Permanent IAY Waitlist already existing, onto the scheme database.
- To seed the beneficiary database with the bank/post office account details as well as Aadhar number (in case enrolment has taken place but UID number not given, the Enrolment number (EID) may be seeded) in states where the National Population Register is operational, the TIN number may be uploaded.

The State Govts. Have been requested to accord priority to ensure that digitisation is completed by 31.1.2013.

XVII. I.E.C. STRATEGIES FOR PROMOTING I.A.Y.

The IEC activities for promoting I.A.Y. in 2013-2014 need to be substantially scaled up and hence the Ministry proposes to carry out the following actions on the IEC front

1. Production of Short Films for making the beneficiaries aware of their rights and obligations. Many success stories on this account can be filmed which can be campaigned through various modes of Multimedia. During the year 2012-13 the Division proposes to make 12 to 15 Short Films of the duration of 10-15 minutes (approx.) under extant provisions and DAVP rates.
2. Few episodes for Radio and Video Magazine of half an hour duration (approx.) which explains vision and mission of IAY scheme. Division proposes 10 episodes each.
3. Video and Audio spots are expected to showcase the achievements of IAY as well as to spread awareness about of IAY. The campaign will run throughout the year, the spot being telecast daily at prime time on DD National / DD News / All India Radio.
4. Outdoor campaigns especially Display Boards, Wall Painting, in the rural areas can be specially taken up through Authorized Agency. The Programme Division proposes to hold such a campaign in 3 different phases of 3 months duration each.
5. The Rural cinemas can be helpful in disseminating information to the target beneficiaries in rural areas. The Division proposes to hold one such special campaign through DAVP in an area (will be indicated later) where IAY needs to be made popular among the targeted beneficiaries.
6. The communication needs assessment in respect of this scheme has to be specially done in areas (such as UTs/ etc.) where IAY awareness is markedly low compared to rest parts of the country. Accordingly, special camps are proposed (approx. 3) to be held wherein the Govt. representative, IAY Implementers, other stakeholders etc. can be further sensitised.

The division proposed to have an allocation of Rs. 10 crore for the above IEC activities in the year 2013-14. The allocation for the year 2012-13 is Rs.5 crores.

A proposal to produce 10 films on the achievement of better performing districts in IAP areas is already in the pipeline. The film will be shot in Chhattisgarh, Jharkhand and Bihar.

XVIII. FREQUENTLY ASKED QUESTIONS ON IAY

1. The total housing shortage in rural areas of the country?

As per the estimates made by the Office of Registrar General of India based on 2001 Census, the total housing shortage in rural areas of the country was 148.25 lakh houses (excluding Delhi and Chandigarh) Data in respect of Census, 2011 is not available.

Further, As per the estimates of the Working Group, constituted by the Planning Commission for Rural Housing for 12th Five Year Plan, housing shortage under the XII Plan can be assumed to be about 40 million. From the current trends of housing in rural India, it can be assumed about half of the current shortage of 40 million houses would require financing through IAY and interest subsidy assistance. The rest of the 20 million households would be able to construct their houses through state schemes, their own sources etc.

2. What is the criteria for allocation of IAY houses in each year to a particular State/District/Gram Panchayats?

Since reduction of shelterlessness is the primary objective, 75% weightage is given to housing shortage and 25% to the poverty ratios prescribed by Planning Commission for State level allocation. For district level allocation, 75% weightage is given again to housing shortage and 25% to SC/ST population of the concerned districts.

3. What are the target groups under the scheme ?

The target groups for houses under IAY are below poverty line households living in the rural areas, belonging to Scheduled Castes/Scheduled tribes, freed bonded labourers, minorities in the BPL category and non-SC/ST BPL rural households. 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities.

4. The Target and the Achievement made in the 11th Five Year Plan?

During the 11th Five Year Plan, the physical target were for construction of about 140 lakh houses. Against this, 126.93 lakh houses were constructed during the Plan Period and 31.88 lakh houses are under construction. As IAY is an ongoing scheme, some of the houses remaining incomplete at the end of the year are completed in the next financial year.

5. Whether any expert groups set up to review IAY, if so the details thereof including the suggestions made by the expert group in the matter?

A Working Group on IAY was constituted by the Planning Commission for the 12th Five Year Plan on 24th June, 2011 under the Chairmanship of Shri B.K.Sinha, the then Secretary, Ministry of Rural Development with 20 members. The Working group made important suggestions for effective implementation of IAY. The major recommendations of the Working Group were:

- i) Enhancement of Unit Assistance under Indira Awaas Yojana (IAY)
- ii) Creation of State funds
- iii) Enhancement of loan under Differential Rate of Interest Scheme(DRI)
- iv) Enhancement of unit assistance for purchase of homestead plots under IAY
- v) Provision of administrative expenses under IAY.

The Ministry has incorporated the major recommendations/suggestions for implementation in the 12th Five Year Plan.

6. Is there any provision under IAY to help acquire plots for construction of houses?

As part of Indira Awaas Yojana, a scheme to provide homestead sites to the rural BPL households has been launched in August, 2009. Under this scheme a homestead site of 100-250 [sq.mt.](#) is provided to those rural BPL households who have neither land nor a housesite. For this purpose, Rs. 10,000/- per beneficiary is provided to the DRDAs which will be shared by the Centre and the States in the ratio of 50:50.

7. Whether Rural Housing is a part of Bharat Nirman Programme?

Rural Housing is one of the six components of Bharat Nirman Programme. Under Bharat Nirman Programme Phase -I, 60 lakh houses were envisaged to be constructed under Indira Awaas Yojana all over the country during the four years i.e. from 2005-06 to 2008-2009. Against this target, 71.76 lakh houses were constructed with an expenditure of Rs.21720.39 crore. The Target under Phase-II “Bharat Nirman Programme” has been doubled i.e. to construct 120 lakh houses for a period of five years starting from 2009-10.

8. Whether Rural Housing is also facilitated by the assistance from State Governments?

IAY is indeed the largest State sponsored programme for delivery of rural housing. However, rural housing is also facilitated by assistance from State Governments and Financial Institutions / Banks. With a view to provide affordable housing to all particularly for the poorer segment, of the population, some State governments like Kerala, Andhra Pradesh, Gujarat etc. have been working to provide rural housing to the poor in their states both, by supplementing IAY grant assistance as well as complimenting IAY with state level schemes for rural housing delivery.

9. What is the objective of IAY?

The objective of the Indira Awaas Yojana is primarily to help construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labourers, minorities in the below poverty line category and other below poverty line non-SC/ST rural households by providing them a lump sum financial assistance.

10. How much of financial assistance is given?

The financial assistance provided for new construction in the form of grant is Rs.70,000/- per unit for the plain areas & Rs.75,000/- for the hilly/difficult areas, with effect from 1st April, 2013. Focused 82 LWE affected districts are also eligible for Rs.

48,500/- unit assistance. The assistance for up-gradation of unserviceable kutcha house to pucca/semi pucca house is Rs.15, 000/-

The assistance for credit-cum-subsidy scheme is Rs.12,500/- per unit. Maximum of 20% of IAY allocation can be utilized for up-gradation or for credit-cum-subsidy scheme. Further, an IAY beneficiary can avail top up loan upto Rs 20,000/- under the Differential Rate of Interest (DRI Scheme) from any Nationalized Bank at an interest rate of 4% per annum.

11. Is the unit assistance sufficient to meet the construction cost of an IAY house?

The financial assistance given under IAY has been enhanced from Rs. 45,000 to Rs 70,000 in plain areas and from Rs. 48,500 to Rs 75,000 in difficult/hilly/IAP districts. It is understood from various sources that the actual cost of construction of IAY house comes to Rs. 70,000 to Rs.75, 000. Since, this is only an assistance and not the actual unit cost, the beneficiary is also expected to supplement this with his personal savings and put in his own labour. Further, an IAY beneficiary can avail top up loan upto Rs 20,000/- under the Differential Rate of Interest (DRI Scheme) from any Nationalized Bank at an interest rate of 4% per annum.

12. What is the selection procedure under IAY?

Selection of beneficiaries is based on the permanent IAY waitlists wherever these have been prepared or from the BPL list 2002 with the poorest being selected on priority.

13. What are the provisions for weaker sections, minorities & person with disabilities under the IAY?

60% of the benefits of the Scheme are meant for Scheduled Castes and Scheduled Tribes. Besides 3% of the houses are reserved for physically & mentally challenged persons amongst the rural BPL families. 15% of the funds allocated under IAY are also earmarked for coverage of minorities.

14. What is the eligibility for Credit-cum-subsidy Scheme under IAY?

The eligibility for Credit-cum-Subsidy under IAY is subject to the following conditions:

- i. Rural households having an annual income of upto Rs.32, 000/- only.
- ii. Ceiling of subsidy under the Scheme Rs. 12,500 per household.
- iii. The upper limit of construction loan under this scheme will be Rs.50, 000/- only.

15. What is the Homestead Scheme?

A scheme has been launched on 24th August, 2009 as part of IAY, for providing homestead sites to those rural BPL households whose names are included in the Permanent IAY Waitlists but who have neither agricultural land nor a house site. Rs. 10,000/- per homestead site is being provided under the Scheme the funding of which is shared by the Centre and the States in the ratio of 50:50.

The States are also incentivized by allocating additional physical targets equal to the number of homestead sites provided by regularization of existing occupied land, allotment of Government land or purchase/acquisition of lands as the case may be.

16. What are the other Schemes with which IAY has been converged ?

IAY Scheme has been converged with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY), Total Sanitation Campaign (TSC), Janshree and Aam Aadmi Bima Yojana and Differential Rate of Interest (DRI) Scheme & Job card under MGNREGA.

17. What is bankable schemes ?

In rural India, funds for house construction is a serious constraint for the poor as well as the rural middle class that may not technically be BPL but still be resource constrained. While the BPL are entitled to unit assistance grant, non-BPL families can be supported with housing finance linked with opportunities for income enhancement backed with interest subsidy. Based on the recommendations of the Committee on Bankable Schemes, the Working Group proposes additional financial instruments specifically targeted at non BPL families.

18. What Special dispensation has been made for IAP districts?

To help the target group in these areas as a special consideration, the IAY Scheme Guidelines have been relaxed and modified in 78 identified naxal-affected districts as below :-

- (i) These districts are now treated as difficult areas and are eligible for higher rate of unit assistance of Rs.48,500/- provided in hilly/difficult areas.
- (ii) The district administration has been allowed to construct houses for the old aged, widowed and physically handicapped persons if they so desire.
- (iii) Cluster approach has been requested to be adopted in these districts for facilitating better convergence of amenities and for accelerated development in these areas.
- (iv) Rs.300 per house is allowed to be utilized towards monitoring, technical support and maintenance of IAY-MIS in these districts.

19. How is IAY monitored?

The Indira Awaas Yojana is being continuously reviewed through Monthly and Annual Reports received from the States/UTs. Area Officers visit the allotted States/UTs from time to time and inspect the actual implementation of the programme in the field. They also participate in the State Level Coordination Committee Meetings providing thereby, a

source of effective link between the policy makers, i.e., Government of India and the implementing agencies (States/UT Governments). The programme is also reviewed at the meetings with the State Secretaries of Rural Development and with the Project Directors of DRDAs in the workshops held every year.

From April 2006 onwards, an online monitoring mechanism has been put in place to enable DRDAs to upload their monthly progress reports into the website of the Ministry. A transaction based MIS has been launched on 16.7.2010 which will capture the progress in construction of IAY houses and funds disbursed to beneficiaries.

20. What is AWAASSoft ?

From April 2007 onwards, an online monitoring mechanism has been put in place to enable DRDAs to upload their monthly progress reports into the website of the Ministry. The Ministry has also launched a web-based local language enabled MIS programme to capture beneficiary-wise data to monitor the scheme. The Rural Housing Division has launched IAY Management Information System (IAY-MIS) software 'AWAASSoft'. AWAASSoft is a local language enabled workflow based transaction level Management Information System to facilitate e-governance in the System. The MIS will be accessible not only to all the sta not only to all the stake holders including beneficiaries but also citizens at large.

XIX. PHYSICAL AND FINANCIAL POSITION OF IAY AS ON 31.12.2012

AT ANNEXURE I