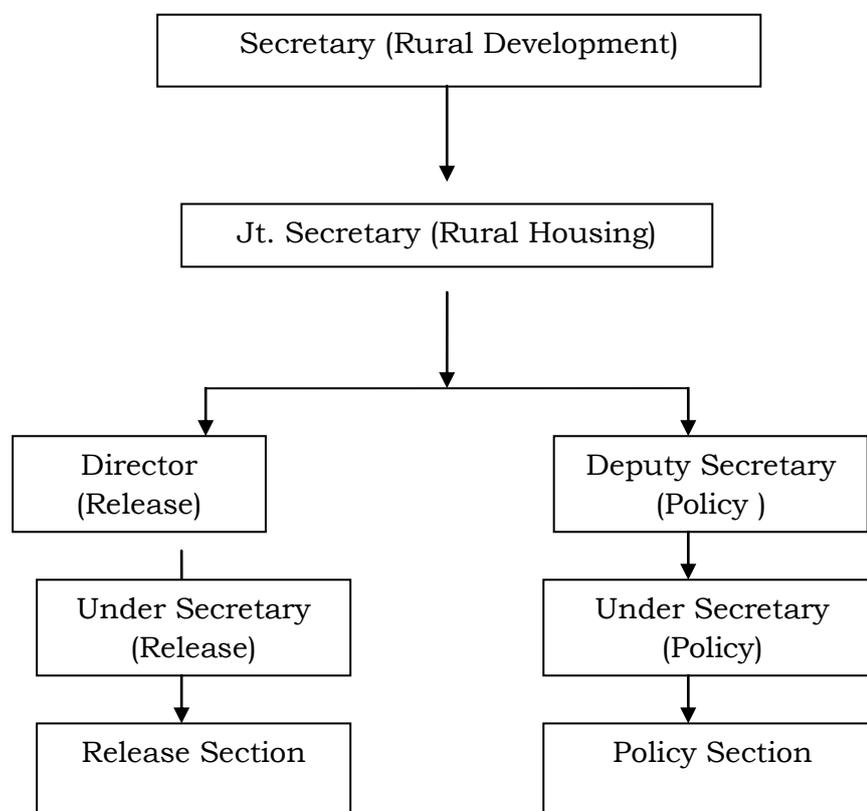


Indira Awaas Yojana

Organizational Structure Diagram at various levels namely State, directorate, region, district, block etc.



Activities/Functions

I. Objective / purpose

IAY is essentially a public housing scheme for construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labours, 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 .

Brief history

The Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989 IAY was made its sub-scheme. Six per cent of JRY funds were allocated for implementation of IAY. In the initial years, the housing scheme addressed the needs of the SC and ST families and families of bonded labourers in the BPL category. From 1993-94, the scope of IAY was extended to cover non-SC/ ST families in the rural areas. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996. It is now a flagship programme of the Ministry of Rural Development, part of the larger

strategy of rural poverty eradication, to provide poor households the dignity of owning their own pucca house to enable them to access benefits of other rural development schemes.

Duties

Dealing with all issues related to Rural housing and all matters germane and incidental, in so far as it relates to rural areas.

Main activities / functions

- Formulation of policy guidelines,
- Release of funds under IAY Monitoring and Evaluation

List of services being provided

- Allocation of Physical/Financial Targets
- Release of funds
- Monitoring and Review of implementation of the Scheme
- Organising training programmes for functionaries involved in the implementation of the Scheme

Details of CPIOs (including Appellate Authorities)

Name Designation & Address of CPIO	Subject	Phone No. E-Mail Fax No.	Appellate Authority Name, Designation, Address, Phone No., E- Mail
Shri M Ramakrishna Under Secretary (RH) R.No.454 Krishi Bhawan New Delhi	All policy matters related to Rural Housing and Indira Awaas Yojana (IAY)	011-23381343	Shri S. Rakesh Kumar Deputy Secretary Room No. 368 (A), Krishi Bhawan New Delhi. Phone No. 011- 23381272
Shri P K Singh Under Secretary (RH) Room no. 462, Krishi Bhawan, New Delhi	All Budget and Release matters related to Rural Housing and Indira Awaas Yojana (IAY)	011-23070156	Shri B.C Behera Director Room No. 455, Krishi Bhawan, New Delhi. 011-23097048

Important Guidelines

S. No.	Items	
1	Name of the Programme/Scheme	Indira Awaas Yojana

2	Duration of the Programme/Scheme	It is an ongoing Scheme
3	Objective of the Programme	To primarily help in construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labours, manual scavengers, 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
4	Physical and financial targets of the programme (for the last year)	During the year 2014-15, Rs. 16000.00 crore was allocated for construction of 25.187 lakh houses. The State-wise physical and financial statement is at Annexure I.
5	Eligibility of beneficiary	Below poverty line households living in the rural areas, belonging to Scheduled Castes/Scheduled tribes, minorities in the BPL category and non SC/ST BPL rural households and registered in BPL List 2002, widows and next of kin to defence personnel/ paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions, manual scavengers and freed bonded labourers (irrespective of BPL criteria)
6	Pre – requisites for the benefit	Should belong to rural BPL household and the name should exist in the BPL List 2002
7	Procedure to avail the benefits of the programme	The beneficiaries are selected from the Permanent IAY Waitlists prepared on the basis of BPL lists in order of seniority in the list. The Gram Panchayats draws 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 is derived from the larger IAY list so that the process of allotment of 60% of houses under the scheme is facilitated. The lists are approved by the Gram Sabha. Selection by the Gram Sabha is final. No approval by a higher body is required. The Permanent IAY Waitlists prepared are displayed at a prominent place either in the Gram Panchayat office or any other suitable place in the village.
8	Criteria for deciding eligibility	Seniority in the Permanent IAY waitlist prepared on the basis of BPL List 2002
9	Detail of the benefits given in the programme (also mention the amount of subsidy or other help given)	A financial assistance of 70,000/- in plain areas and 75,000/- in hilly & difficult areas is provided for construction of a dwelling unit 15,000/- is provided for upgradation of an unserviceable kutcha house. For purchase of house sites, an assistance of Rs 20,000 is provided to the landless poor.
10	Procedure for the distribution of the subsidy	The amount of grant is transferred directly by the DRDAs in the beneficiaries' bank account in instalments at various level of construction of the house.
11	Where to apply or whom to contact in the office for applying	Not applicable as the beneficiaries are selected by the Gram Sabha from the permanent IAY waitlist prepared on the basis of BPL List -2002.

12	Application fee (where applicable)	Not Applicable
13	Application format (where applicable. If the application is made on plain paper please mention it along with what the applicant should mention in the application)	Not Applicable
14	List of attachments (certificates/documents)	Not Applicable
15	Format of attachments	Not Applicable
16	Where to contact in case of process related complaints	The Secretary, Rural Development Departments of the concerned States/ District Rural development Authority.
17	Details of available fund (At various levels like District level, Block level etc.)	Is available in the Ministry's website www.rural.nic.in

Frequently asked Questions

XX. Frequently Asked Questions and their answers

Q.1 What is the aim of the Indira Awaas Yojana (IAY)?

Ans. Aim of Indira Awaas Yojana is to provide financial assistance to the rural houseless poor families and those living in dilapidated and kutcha houses living Below the Poverty Line (BPL) for construction of house and also to provide house sites to the landless poor as well.

Q.2 Who are eligible to get assistance under IAY?

Ans. BPL rural households of Scheduled Castes, Scheduled Tribes, non-Scheduled Caste and non-Scheduled Tribes. Priority should be given to families of manual scavengers, including those rehabilitated and rehabilitated bonded labourers. Thereafter the priority to be adhered to is as follows:-

- i. Women in difficult circumstances, including widows, those divorced or deserted, women victims of atrocities and those whose husbands are missing for at least three years, and, women headed families.
- ii. Mentally challenged persons (with at least 40% disability)
- iii. Physically challenged persons (with at least 40% disability)
- iv. Transgender persons
- v. Widows and next-of-kin of members of defence/paramilitary /police forces killed in action (even if not BPL)
- vi. Other houseless BPL families

Q. 3 Who will provide the assistance?

Ans. Funding of IAY is shared between the Centre & State Government in the ratio of 75:25 and for North Eastern States this ratio is 90:10. In the case of UTs., entire funds of IAY is provided by the Centre. The cost of providing house sites would be shared 50:50 between Government of India and State Governments.

Q.4 How much of financial assistance is given to the beneficiary?

Ans. The financial assistance provided under IAY is as under:

- (i) Financial assistance for construction of a new house is Rs.70,000/- in plain areas and Rs.75,000/- in hilly/difficult/IAP areas.
- (ii) Financial assistance for upgradation of Kutcha or dilapidated house is Rs.15,000/-.
- (iii) Financial assistance for acquiring house site is Rs.20,000/-.

Q.5 What are the provisions for weaker sections, minorities and persons with disabilities under IAY?

Ans. At the national level, 60% of the funds would be earmarked for SCs and STs with the proportion between SCs and STs being decided from time to time by the Ministry of Rural Development and reflected in the targets. Further, 15% of the funds would be set apart for beneficiaries from among the minorities. The State should ensure that atleast 3% of beneficiaries are from among persons with disabilities. The earmarking is only the minimum limit that should be achieved by the State and States, if they so desire may add to the target under these categories. The targets in these categories should not be reduced. However, targets from SC and ST can be interchanged if there are no eligible beneficiaries from either of the category and it is certified as such.

Q.6 Is there any provision under IAY to meet the expenses of uploading photographs of IAY houses, training of masons etc.?

Ans. Yes, upto 4% of the funds released under IAY can be utilized for administering the scheme. Uploading of photographs and training of masons are some of the eligible items of expenditure under administrative expenses.

Q.7 Is there any provision under IAY to help acquire plots for construction of houses?

Ans. Yes, an amount of Rs.20,000/ is provided for acquiring plot by an IAY beneficiary which will be shared by Centre and State in the ratio of 50:50. The District Collector should identify public lands available in the habitations and allot them to the eligible landless. In case public land is not available the required land may be purchased by following the procedure prescribed by the State Government. If this is not possible, land acquisition may be undertaken as the last resort.

Q.8 What is the implementation strategy of IAY?

Ans. The implementation strategy for IAY needs to be developed by each State by balancing the needs and advantages of habitation or cluster approach and individual household approach.

Q.9 Who is the Agency for implementation?

Ans. At district level Zilla Parishad will implement or its equivalent in States where there are no Zilla Parishad. At local level, Village Panchayat or its equivalent where there are no Village Panchayats will implement the programme. If Village Panchayats are too small to implement the scheme, the State may entrust the task to the Panchayat at the intermediate level.

Q.10 What is the selection procedure under IAY?

Ans. In the first year (2013-14), the existing priority list for IAY may continue to be used.

Within the first six months of the availability of the SECC data, the list has to be revised. Baseline data should be taken from SECC 2011 data. A five year priority list of people who need to be given assistance should be prepared using the SECC baseline data through a participatory process. Identification and ranking of beneficiaries is to be done using locally acceptable norms of priority for different categories following the methodology for participatory identification of the poor (PIP).

SECC data should also be used to identify the landless households. All families having less than two cents of land would be considered landless for the purpose of the scheme. Once the landless poor are identified they may be prioritized, as per the PIP process indicated for the IAY houses component with separate lists prepared for SCs/STs, minorities, persons with disabilities and others.

The five year priority list of IAY beneficiaries and the list of landless households generated from the above process and the list of beneficiaries from the identified habitations should be presented in the Gram Sabha and its approval taken.

An annual select list of IAY beneficiaries will be finalized from the above five year select list and based on the target assigned for habitations and for scattered households.

Q.11 Is there any mandatory type design for IAY house?

Ans. There is no mandatory type design for IAY house. A menu of options in respect of uses of materials and building technologies as appropriate locally, will be provided to the beneficiary along with the cost implications and the choice will be left to the beneficiary.

Q. 12 What is the criteria for allocation of IAY houses in each year to a particular State/District/Gram Panchayat?

Ans. Allocation to States/UTs and from States/UTs to districts, blocks and wherever the States so desire, to the Village Panchayats would be on the basis of houseless people from among the BPL population for each category i.e. SC, ST, Minorities and Others, once the Socio Economic Caste Census (SECC), currently under way, is finalized.

Till such time data are available to make such allocations, the Ministry would fix the annual allocation for the States/UTs broadly on the basis of 75% weightage to housing shortage in rural areas as per the latest census data and 25% weightage to the number of people below poverty line (BPL). Within this overall target, allocation of funds for SCs, STs and Minorities would be made on the basis of the proportionate population of these categories in the States/UTs, suitably adjusted to

avoid distortions. State shall follow this principle for allocating targets below the State level. States which decide to adopt any other alternative formula using data/ relevant to the scheme should seek prior approval of the Empowered Committee with full justification.

Q. 13 In whose name IAY house/plot is allotted?

Ans. Allotment of the IAY house shall be jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The State may also choose to allot it solely in the name of the woman. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should be only to such persons. The allotment order should be in a form which may be prescribed by the State conferring the title to the house. In the case of house sites, the land identified may be assigned in the name of the eldest woman of the household except in the case of all-male households and pucca title granted as patta and house for the assignee of the land should also be allotted to that person. There should be a provision for non-alienation for at least 15 years.

Q. 14 Is it necessary to have a Bank/Post Office account?

Ans. Yes. The fund would be transferred into the Bank/Post Office account of each beneficiary. Release of instalments in cash to beneficiaries is not permissible under IAY.

Q. 15 Who will construct the houses?

Ans. The construction should be carried out by the beneficiary himself/herself.

No contractor should be involved in the construction of houses under IAY. If any case of construction through contractors comes to notice, the Ministry of Rural Development will have the right to recover the releases made to the State for those IAY houses. The house should also not be constructed by any Government department/agency. The spirit of IAY requires that the house is not to be constructed and delivered by any external agency. However, Government departments or agencies can give technical assistance or arrange for coordinated supply of material such as cement, steel or bricks or prefabricated components if the beneficiaries so desire.

But construction may be entrusted to reputed agencies in the case of very old beneficiaries above sixty years of age and persons with disabilities who may not be able to stand the strain of supervisory construction and who request for such support in writing.

Also services of reputed NGOs/Charitable Organisations, Youth clubs of standing, Nation Service Scheme (NSS) Units of Schools and Colleges may be utilized to provide necessary support services to the beneficiaries especially for adopting suitable materials and building technologies, managing construction and in monitoring. States may accredit such agencies based on transparent criteria and fix reasonable service charges to be paid to them from the provisions for administrative expenses.

Q. 16 Will the beneficiaries get any information about construction technology or procurement of raw materials?

Ans. The States should proactively identify appropriate building technologies focusing on use of local materials and convey the same to the beneficiaries through booklets, pamphlets, videos, models and prototypes built in accessible locations.

States must put in place a system for transfer of technology through utilization of Community Resource Persons (CRPs) suitably trained for this purpose availing services of reputed NGOs and also through Technology Facilitations Centres opened at convenient locations by the States.

Q. 17 Is there any provision for procurement of materials from State/District?

Ans. Yes, District Collector may fix rates for materials at different points and empanel suppliers following due procedure and intimate these to the beneficiaries so that they can benefit. However, the final choice would be that of the beneficiary. For cement, steel and similar items, State Government could fix the maximum price after negotiation with the suppliers and let the beneficiaries know of the details.

Q.18 What is the constitution of Empowered Committee of IAY and what are its functions?

Ans. The Empowered Committee will be chaired by Secretary(RD)/Additional Secretary (RD) and will consist of the following members:

- i. Joint Secretary (Rural Housing)
- ii. Adviser (Planning Commission)
- iii. Representative of HUDCO
- iv. Representative of Knowledge Network
- v. Representatives of two eminent NGOs from the field of building construction
- vi. Secretary dealing with Rural Housing, of the state concerned
- vii. Representative of I.F.D

The Empowered Committee can invite experts as required to assist it in its meetings

The functions of the Empowered Committee are:-

- (i) To approve State's criteria for determination of difficult areas (para 3.2.1)
- (ii) To decide on targets for completion of houses and for new construction
(para 4.5)

- (iii) To approve any alternative formula adopted by States for the districtwise allocation of targets (para 3.5)
- (iv) To decide on reallocation of funds (para 5.3)
- (v) To sanction special projects for the 5% allocation (para 3.2.4)
- (vi) To clear special projects for subsidy-linked schemes availing bank loans [para 6.9 (iv)]
- (vii) To permit cash payments temporarily in exceptional case [para 4.7(iii)]
- (viii) To permit transfer of Central share by state agency in a single instalment to difficult areas [para 5.6.1.IV]
- (ix) To approve new construction technologies proposed by State Governments which have not been approved by any technical body (para 3.2.1 Note)
- (x) To review the programme, suggest studies etc.
- (xi) To issue clarifications in matters where there are genuine difficulties in operationalising the guidelines

Q. 19 What is the duration of completion of house?

Ans. Completion of a dwelling unit normally should not take more than two years from the date of sanction of first instalment. However, since the beneficiaries are from the PBL category who often find it difficult to mobilize the resources required to complete the house, cases of delay must be monitored and the beneficiaries facilitated to complete the house within a maximum period of three years. On completion of an IAY dwelling unit, the Zilla Parishad concerned should ensure that for each house so constructed, a display board is fixed indicating the IAY logo, year of construction, name of the beneficiary etc. The expenditure on this account can be met from the funds available under the scheme. The cost of each logo should be fixed by the State Government but the central share shall not exceed Rs.100/- from the programme fund.

Q. 20 What are the other schemes with which IAY has been converged?

Ans. IAY has been converged with the following schemes:

For construction of toilets- Convergence with Nirmal Bharat Abhiyaan (NBA)

For providing drinking water- Convergence with State and Central Government programmes relating to drinking water. Also drinking water wells can be constructed using MGNREGS for an individual house or a group of houses

For providing electricity- Convergence with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) or any State scheme

For Land development- Convergence with MGNREGS for developing the lands of individual beneficiaries or habitats

For providing Social Security- Convergence with Rastriya Swasthiya Bima Yojana (RSBY) or State Level Health Insurance Scheme

For providing connectivity- Convergence with MGNREGS for connectivity in the form of paved pathways, roads or steps

Q. 21 Whether toilet is mandatory for IAY house?

Ans. Yes, for all IAY houses, construction of toilets under Nirmal Bharat Abhiyan (NBA) is mandatory. The State Governments should put in place a system which facilitates this, covering fund flows, accounting, reporting, etc. It should be ensured that the beneficiary has to approach only one agency for the IAY and NBA components.

Q.22 How is IAY monitored?

Ans. IAY 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 to inspect the actual implementation of the programme on field.

The physical progress in construction would be monitored through the photographs to be uploaded every quarter. Photograph is to be uploaded irrespective of whether there is progress or not. A photograph should be uploaded on completion. The cost of taking the photograph and uploading it will be chargeable to administrative expenses and the beneficiary must not be asked to pay for this process.

Q.23 What is MIS?

Ans. AwaasSoft is a local language-enabled workflow-based transaction level Management Information System in place to facilitate e-governance of IAY. The System has been prepared and deployed at <http://iay.nic.in> by NIC in collaboration with Ministry of Rural Development. The System is designed for all stakeholders of IAY including the beneficiary. The portal <http://iay.nic.in> is accessible to all including the national/international community.

Q. 24 What is the fund flow system under MIS?

- Ans.**
- i. The selected beneficiaries should be released first instalments through the ordersheets generated from the MIS.
 - ii. All transactions by the disbursing agency should be consolidated and verified at the next higher level and authenticated.
 - iii. The disbursing agencies should also identify two signatories for the digital signatures that would be issued in order to approve electronic generation of Fund Transfer Orders and transfer of funds to beneficiary accounts.
 - iv. The physical transactions of funds should follow the transactions on AwaasSoft. The entries should be made and kept updated to ensure that there is no lag between transaction on the system and

the physical transaction.

The proposal for release of second instalments would be examined based on the utilization reflected in the MIS.

Q. 25 Is there a provision for Social Audit under IAY?

Ans. Yes, formal Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.

Q.26 Is there any provision for rehabilitation of families affected by natural calamities, riots, violence etc.

Ans. 5% of IAY allocation is retained at the Central level as Reserve Fund. State Governments/UTs are required to submit proposals for Special Projects for utilizing the Reserve Fund for the following purposes:-

- (1) Rehabilitation of BPL families affected by natural calamities.
- (2) Rehabilitation of BPL families affected by violence and law and order problems.
- (3) Settlement of freed bonded labourers and liberated manual scavengers.
- (4) Settlement of particularly vulnerable tribal groups.
- (5) New technology demonstration – especially with focus on affordable and green technologies.

These proposals should contain adequate details and justification [except (1) and (2)] and it will be considered by the Empowered Committee constituted for the purpose of approval.

Q. 27 What are the new initiatives of revised IAY Guidelines?

Ans. The new initiatives of revised IAY Guidelines are as follows:

- (i) Addition of new beneficiaries: Under IAY, priority is to be given to families of the manual scavengers, including those rehabilitated and rehabilitated bondedlabourers. Habitations of PTGs and beneficiary families of Forest Rights Act are covered on priority.
- (ii) Provision for administrative expenses:: Upto 4% of the funds released can be utilised for administering the scheme, of which upto 0.5% can be retained at the state level and the balance shall be distributed to the districts.
- (iii) Difficult areas re-defined. Apart from North Eastern States, Uttarakhand, Himachal Pradesh and Jammu & Kashmir which are hilly States, other State Governments can also identify difficult areas within their States, keeping the unit as Gram Panchayat. This would require approval of the EC.

(iv) Convergence of IAY with other schemes: As per Government decision, IAY beneficiaries are to be given priority for assistance for construction of toilet. Funds from Nirmal Bharat Abhiyaan (NBA) to be made available. Construction of toilet along with IAY house is now mandatory. IAY Scheme has also been converged with other social sector schemes like RGGVY, DRI Scheme, Janshree Aam Aadmi Bima Yojana.

(v) Construction of multi-storeyed building: In congested localities where the cost of land is very high, the beneficiaries will be allowed to construct multi storeyed buildings where each floor will be given to one family, but shall not exceed three floors including the ground floor.

(vi) Social Audit: For better accountability of the scheme, Social Audit is to be strengthened. It is a continuous and ongoing process, involving public vigilance and verification of implementation of the scheme

(vii) Enhancement of role of State: Greater role has been provided for state in allocation of district wise targets, distribution of administrative cost to districts, identification of Difficult Areas, Provision for Support services, promoting Alternate/Green technologies and facilitating Mobilisation of additional resources. Gram Panchayats also have important role in the actual implementation of the scheme.

(viii) IAY Management Information System (IAY-MIS): A Software 'AwaasSoft has been launched in July, 2010. AwaasSoft is a local language enabled workflow based transaction level Management Information System to facilitate e-Governance in the system. The system is designed to make it accessible to all Stakeholders including the beneficiaries in the scheme. Awaassoft has nine different modules designed to capture all the transactions that would be required in implementation of the scheme.

(ix) Dissemination of appropriate building technologies: States should proactively identify appropriate building technologies focusing on use of local materials. These are to be conveyed to the beneficiaries through booklets, pamphlets, videos, models and prototypes built in accessible locations.

(x) Capacity Building: States to prepare a capacity building plan to strengthen the quality of implementation. The capacity building plan should have the following elements:-

- (a) Training of district level officials;
- (b) Training of cutting edge level functionaries;
- (c) Training of trainers especially for Community Resource Persons, masons and other extension workers;
- (d) Orientation and training of Quality Monitors
- (e) Training of elected representatives of Panchayats

(xi) Transfer of Technology: The States must put in place a system for transfer of technology. This can be done best through utilization of Community Resource

Persons (CRPs) suitably trained for this purpose availing services of reputed NGOs. The CRPs and NGOs have to closely work with the beneficiaries as well as the local masons and help the beneficiary families to make a proper choice and later assist them in implementing it on ground.

Q. 28 Where can one get information on the Indira Awaas Yojana(IAY)?

Ans. The information may be obtained from Ministry of Rural Development, State Government & DRDAs/Gram Panchayat. Information is also available on the website of Ministry of Rural Development at www.rural.nic.in.

Physical & Financial Progress

2014-15

During 2014-15, an amount of Rs 14099.55 crore was allocated under IAY for construction of 25.18 lakh houses

Financial Performance

Central budget for IAY	Rs 14099.55 cr
Central Releases	Rs 11096.95 cr
Total Available Funds (including Opening Balance & State share) as on 1/4/2011	Rs 19070.31 cr
Utilization of Funds	Rs 13835.55
Percentage of Utilization*	72.55%

Physical Performance

Physical Target for the year	25.18 lakh
Houses Constructed	16.53 lakh
Houses under construction	34.63 lakh
Percentage of Physical Achievement	65.61%

