

Indira Awaas Yojna (IAY) & 2. Rajiv Awaas Yojana (RAY)

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. For a shelter less person a house brings about a profound social change in his existence. Certain incentives were undertaken by the Government of India (GOI) to provide the financial assistance for construction of houses by the rural poor people. Accordingly Indira Awaas Yojna (IAY) was launched by the GOI during 1985. This scheme is still being implemented in the State for which unit cost is decided by the GOI time to time and accordingly the funds in the ratio of 75:25 between Centre and State Government are being provided. The District wise allocation and annual targets were fixed by the GOI till 2012-13 and with effect from 2013-14, the category wise targets to the states were conveyed by the GOI and accordingly the district wise targets have been calculated on the basis of rural SC/ST/Minority population as per criteria suggested by GOI. As per targets the selection of eligible BPL families is done by the Gram Sabha.

i) Aims and Objectives of Indira Awaas Yojana (IAY)

- Aim of Indira Awaas Yojana (IAY) is to provide financial assistance to the rural poor living Below the Poverty Line (BPL) for construction of a house.

ii) Eligible families to get assistance under IAY.

- BPL rural households of Scheduled Castes, Scheduled Tribes, non-Scheduled Castes & non-Scheduled Tribes, physically & mentally challenged Persons, & Minorities who have shortage of house are eligible to get assistance under Indira Awaas Yojana.

iii) Funding under the scheme.

- Funding of IAY was shared between the Centre & State in the ratio of 75:25 till 2013-14 but from 2014-15, it has been tentatively proposed in the ratio of 50:50 between GOI and State Government.
- The Centre share was provided directly to the District Rural Development Agencies by Government of India till 2013-14
- From 2014-15, the Central share is being released directly to the Consolidated Funds of the States and which must have to be released to the bank accounts dedicated to the IAY of State Implementing Agency within 3 days of its receipt from the Central Government and state share is also released to the DRDAs by the department within 15 days from the release of central share.
- The funds are released to the beneficiaries in 3 installments (50%, 40% and 10%)..

iv) Quantum of financial assistance.

- The financial assistance of Rs. 75000/- is being provided in the State to each beneficiary selected for assistance under IAY for construction of new house w.e.f. 01.04.2013.
- Prior to 31.03.2013, an amount of Rs.48500/- was given as financial assistance under the scheme.
- The IAY beneficiary can avail a loan of up to Rs. 20000/- per housing unit under DRI (Differential Rate of Interest) scheme at an interest rate of 4% per annum which as per new IAY guidelines (June,2013) is to be given to SC/ST beneficiaries only.
- The provision of financial of Rs. 15000/- for up-gradation of unserviceable kutcha house to pucca /semi pucca house is also existing in the guidelines.
- The IAY beneficiaries can also avail the assistance under SBM(G) and MGNREGA as payable under both schemes. in addition to Rs.75000/-
- **Procedure for selection of beneficiaries :**
- Selection of beneficiaries is based on the permanent IAY waitlists duly approved by the Gram Sabhas as per BPL list 2002
- The poorest families should be in the priority in Permanent Waitlist.
- Where the permanent IAY waitlist has been exhausted, the selection of beneficiaries as per targets is done by the Gram Sabha.

v) Priority in Selection of Beneficiaries:

- SC/ST households up to 60 % of the total targets
- Physically and mentally challenged persons up to 3 % of total targets
- Coverage of 15% minorities' families as per targets for the year

vi) Allotment of houses:

- Allotment of dwelling units should be in the name of female member of the beneficiary.
- Alternatively, it can be allotted in the name of both husband and wife.
- If there is no eligible female member in the family available / alive, house can be allotted to male member of deserving BPL family.

vii) Construction of house:

- The beneficiaries should be involved to construct their house.
- They may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labor.
- Beneficiary is free to construct IAY house of his own choice.

viii) Provision of Electricity, Drinking Water, Smokeless Chullah, Sanitation in IAY House:

- There is provision for dovetailing of the scheme with Rajiv Gandhi Garmin Vidyut Yojana (RGGVY) to provide electricity to IAY beneficiaries.
- The IAY dwelling units are normally built in the main habitation of the village so as to facilitate the development of infrastructure including drinking water and other common facilities.
- Sanitation in IAY has been integrated with Swachh Bharat Mission (Gramin) (SBM)(G) of the Ministry of Drinking Water and Sanitation.
- Dwelling unit is provided with a smokeless chullaha, which is a fuel-efficient alternative, smoke free, healthy, for environmentally clean & more convenient to use.

ix) Targets:

- The targets under the scheme are fixed by the Government of India.

x) Achievements during last 4 years:

Sr No	Year	Target (No.)	No. of Houses sanctioned	Allocation			Funds released (Rs. in Lakh)			Expenditure
				Centre	State	Total	Centre	State	Total	Centre +State)
1.	2011-12	5659	5659	2058.51	686.12	2744.63	2029.832	675.327	2705.159	2765.31
2.	2012-13	6271	6468	2280.82	760.27	3041.09	2267.604	755.907	3023.511	3064.276
3.	2013-14	7064	7085	3973.49	1324.51	5298.00	4226.625	1374.829	5601.454	4712.23
4.	2014-15	4688	4688	2742.505	914.168	3656.673	1433.542	476.252	1909.794	2309.201
5.	2015-16 (9.9.15)	4688 (Tentative)	166	1758.00	1758.00	3516.00	882.813	550.448	1433.261	20.55

The detailed guidelines of the Scheme are also available on the website of the scheme www.ruraliay.in

2. Rajiv Awaas Yojana (RAY)

i) Aims and Objectives of the Schemes:

- Like Indira Awaas Yojana, the main objective of the Rajiv Awaas Yojana is to provide the financial assistance to the rural poor living Below the Poverty Line (BPL) for construction of a house. .
- This scheme is being implemented on the analogy of IAY.

ii) Funding:

- Under Rajiv Awaas Yojana (RAY), 100% funds are sanctioned by the State Government.

(iii) Financial assistance;

- The financial assistance of **Rs 75000/-** is being provided under the scheme w.e.f.01.04.2013.
- Loan up to **Rs.20000/-** can be availed by the beneficiary under Differential Rate of Interest (DRI) Scheme (4%)
- The funds to the beneficiaries are released in three installments on the pattern of IAY.
- The beneficiaries of RAY can also avail the benefits under NBA and MGNREGA in addition to amount of Rs.75000/-

iv) Targets:

- The targets under the scheme are fixed as per budget allocation conveyed by the State .
- SC/ST targets are fixed as per budget allocation under SCSP and TSP.

v) Selection procedure:

- Under Rajiv Awaas Yojana the selection of the beneficiaries is done by the Gram Sabha on year to year basis as per targets.
- The benefits of the Scheme are admissible to rural eligible BPL families having shortage of houses.

vi) Design/ specification of house:

- The construction of house is on the choice of the beneficiaries hence, there is no specified design for construction of house under Rajiv Awaas Yojana (RAY).
- As per guidelines the house should be environment friendly / innovative / disaster resistant.

vii) Other components of the Housing Schemes:

- The Provision for electricity connection under Rajiv Gandhi Garmin Vidyut Yojana (RGGVY) to BPL RAY beneficiaries exist under the scheme.
- Sanitation in RAY has been integrated with Swachh Bharat Mission (Gramin)
- Dwelling unit is provided with a smokeless chulha, which is a fuel-efficient alternative, smoke free, healthy, for environmentally clean.

viii) Achievements during last 2 years:

Sr. No.	Year	Target	No. of houses sanctioned	No of houses constructed	Funds Released (Rs.in lakh)	Expenditure incurred
1.	2013-14	1616	1616	977	1212.00	1045.219
2.	2014-15	1333	1333	802	1000.00	965.773
3.	2015-16 (31.07.2015)	2333	75	0	875.00	6.903