



HUT TO CONCRETE HOUSE - INDIRA AWAAS YOJANA

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IAY, Rural Housing, Sanitation

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ABSTRACT *Housing is universally recognized as one of the basic human rights. It is the responsibility of the Government to ensure every citizen has a safe, secure and healthy place to live and work and lead a life of dignity. In other words, by ensuring the right to adequate housing in rural areas, the need to enhance quality of life and opportunity of growth is addressed. A large number of rural households especially those belonging to the vulnerable sections, are unable to access good housing and civic amenities due to low Income. Besides, absolute shortage, congestion and obsolescence, damage due to vagaries of nature such as flood cyclone, earthquake as well as incidence of violence, has added to the problem of housing shortage. In order to meet the problem of housing the Government of India with the alliance of Ministry of Rural development introduced a housing scheme called Indira Awaas Yojana (IAY). With this background the present paper made an attempt to provide information about the IAY.*

introduction

Shelter is a basic need of a citizen which is critical for determining the quality of human life. A roof over the head endows a shelterless person, with an essential asset and improves his physical and mental well being. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the Government. The Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development. Under the scheme, financial assistance is provided to the Below Poverty Line (BPL) households in the rural areas for construction of dwelling units. It has been in operation since 1985-86.

The funding of IAY is shared between the Centre and States in the ratio of 75:25. In the case of Union Territories, entire funds of IAY are provided by the Centre. In case of North East States, the funding ratio between the Centre and States is 90:10. The ceiling on construction assistance under IAY is Rs. 70,000 per unit in the plain areas and Rs. 75,000 in hilly/difficult areas/IAP districts. For upgradation of kutcha house, the financial assistance is Rs. 15,000 per unit. In addition to the unit assistance availed, a beneficiary can also borrow a top-up loan upto Rs. 20,000/- from any nationalized Bank at 4 per cent interest per annum under Differential Rate of Interest (DRI) Scheme.

CRITERIA FOR FUND ALLOCATION

The criteria for allocation of IAY funds to the States and UTs involve assigning 75 per cent weightage to housing shortage and 25 per cent to poverty ratio. The allocation amongst districts is based on 75 per cent weightage to housing shortage and 25 per cent weightage to SC/ST component. Further, 60 per cent of the IAY allocation is meant for benefiting SC/ST families, 3 per cent for physically handicapped and 15 per cent for minorities. Also the IAY houses are expected to be invariably allotted in the name of women. In addition, 5 per cent of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation etc.

In order to introduce transparency in selection of ben-

eficiaries, permanent IAY waitlists have to be prepared gram panchayat wise by the States. These lists contain the name of deserving BPL families who need IAY houses in order of their poverty status based on the BPL list 2002. Gram Sabha select the beneficiaries from the list of eligible BPL households/Permanent IAY waitlist wherever it has been prepared.

Construction of an IAY house is the sole responsibility of the beneficiary. Engagement of contractors is prohibited and no specific type, design has been stipulated for an IAY house. However, sanitary latrine and smokeless chullah are required to be constructed along with each IAY house. For construction of a sanitary latrine, the beneficiary can avail of financial assistance as admissible under the Total Sanitation Campaign (TSC).

BHARAT NIRMAN PROGRAMME (BNP)

Rural Housing is one of the six components of BNP. Under BNP Phase-I, 60 lakh houses were envisaged to be constructed through IAY all over the country during the four years 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 for the next five years period starting from the year 2009-10, has been doubled to 120 lakh houses.

During the last three years of the BNP Period-Phase-II approximate 85 lakh houses have already been constructed. Since inception of the IAY scheme about 286.88 lakh houses have been constructed with an expenditure of Rs. 85141.13 crore.

CONVERGENCE OF VARIOUS CENTRALLY SPONSORED SCHEMES WITH IAY

Under Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) each IAY beneficiary can get a free electricity connection to his house, under Total Sanitation Campaign (TSC) an IAY beneficiary who will construct a sanitary latrine can get TSC funds in addition to the unit assistance he has got under IAY, 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 per

cent interest per annum to top up the unit assistance he has got under IAY.

ALLOTMENT OF HOMESTEAD PLOT

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. Since inception of the scheme, funds amounting to Rs. 347.46 crore have been released to States namely Bihar, Andhra Pradesh, Karnataka, Kerala, Rajasthan, Sikkim, Uttar Pradesh and Maharashtra for purchase of land and Rs. 1367.31 crore have been released to Karnataka, Gujarat, Rajasthan, Tripura, Madhya Pradesh, Chhatisgarh, West Bengal, Rajasthan, Maharashtra and Jharkand as incentive for additional houses for providing homestead sites.

MONITORING MECHANISM

The IAY is being continuously reviewed through monthly and annual reports received from the States. Senior officers at the level of Deputy Secretaries and above in the Ministry are appointed as Area Officers for different States. These area officers visit the allotted States 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, the Government and the implementing agencies. The programme is also reviewed at the meeting with the State secretaries of rural development and with the project directors of DRDAs in the workshops held every year. 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 web-based local language MIS Programme 'AWAAS soft' was launched, this software captures beneficiary-wise data and is accessible to all the stake holders, beneficiaries and citizens at large.

During the year 2011-12, Rs. 9991.20 crore were allocated for Rural Housing for construction of 27.27 lakh houses under Indira Awaas Yojana, against the physical target of

construction of 27.27 lakh houses, 24.66 lakh houses were constructed after utilization of Rs. 12814.88 crore and 26.95 lakh houses were under construction. Out of the total sanctioned amount Rs. 500.00 crore for Homestead Component.

In 2012-13, the total budgetary outlay for rural housing is Rs. 11075.00 crore. Out of which Rs. 10513.20 crore has been earmarked under IAY for construction of 30.09 lakh houses and Rs. 553.00 crore for Homestead Component. Rs. 4783.70 crore has already been released as first installment of funds. Against the physical target, 3.83 lakh houses have been constructed so far.

In the year 2013-14 as an annual target of 2480715 houses were sanctioned, out of which 693998 houses have been sanctioned for SC people, 522191 houses sanctioned for ST people, 238702 houses for minorities and 423104 houses for other community people sanctioned. Out of the total houses approved, 1130313 houses have been allotted in the name of women, 496278 houses allotted in the name of both husband and wife name.

There are 482471 houses have been completed the construction process by the SC people in the year 2013-14, followed by 288383 houses constructed by the ST people, in the total allotment minorities people have constructed 186574 houses and 441423 houses have been constructed by other community people. In total 62.99 percent of the target has been achieved against the annual allotment of 2480715.

CONCLUSION

A house is not just a dwelling place, but a socio-economic asset for the rural family. The larger strategy of rural housing is to support development of an environment ally sound habitat with adequate provision for safe drinking water, sanitation, electricity, infrastructure like road, schools and so on. A State level mechanism should be setup to supervise and oversee the convergence initiatives taken by the ministry, with an action plan to maximize the benefits and minimize the irregularities, in order to achieve a better result.

REFERENCE

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