

**These Papers have been prepared**

**By**

**individual members/experts**

**for**

**discussion in the NAC and do not, in all cases,**

**reflect settled conclusions of the NAC**



Presentation in the NAC on

**INDIRA AWAAS YOJANA (IAY) by  
MINISTRY OF RURAL DEVELOPMENT  
(13<sup>th</sup> March, 2007)**



# Objectives of IAY

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- To contribute towards eliminating rural shelterlessness
- To enable rural BPL families to construct their houses
- To take up sanitary latrines and smokeless chulhas
- To facilitate provision of other basic amenities and infrastructure
- To assist vulnerable sections & achieve gender empowerment

*A house for the rural poor provides an essential asset, creates a sense of identity and facilitates quality life*

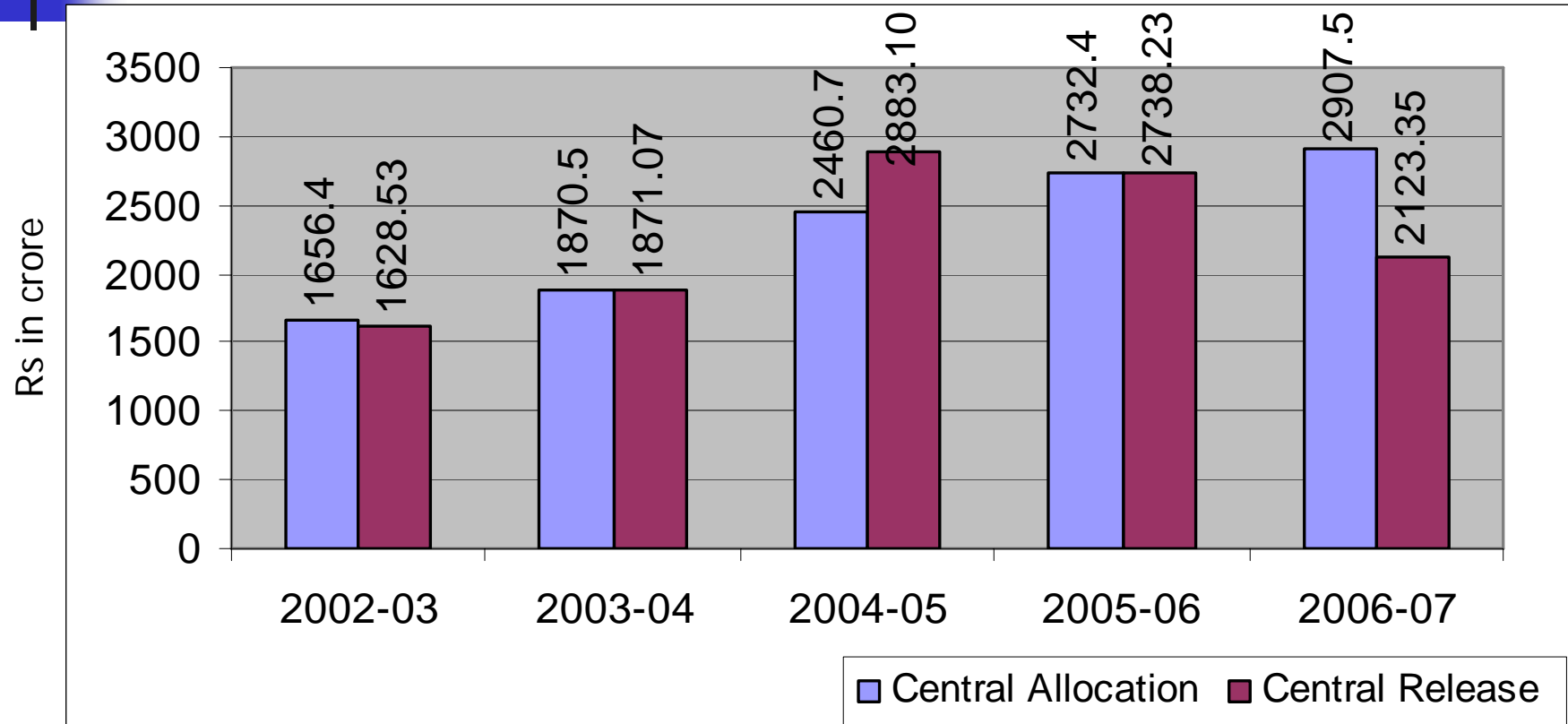


# Salient Features of IAY

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- Full subsidy scheme shared between Centre and State in 75:25 ratio
- Allocation to State assigns 75:25 weightage to housing shortage and poverty ratio
- Allocation to district assigns 75:25 weightage to housing shortage and SC/ST population
- Unit cost of assistance is Rs. 25000 for plain areas and Rs 27500 for hilly areas
- Upto 20% of IAY can be utilised for upgradation and / or credit-cum-subsidy scheme
- A maximum of Rs. 50 lakh can be availed by districts for natural calamities from 5% IAY funds
- Selection through Gram Sabha and is now expected to be from Permanent IAY Waitlist

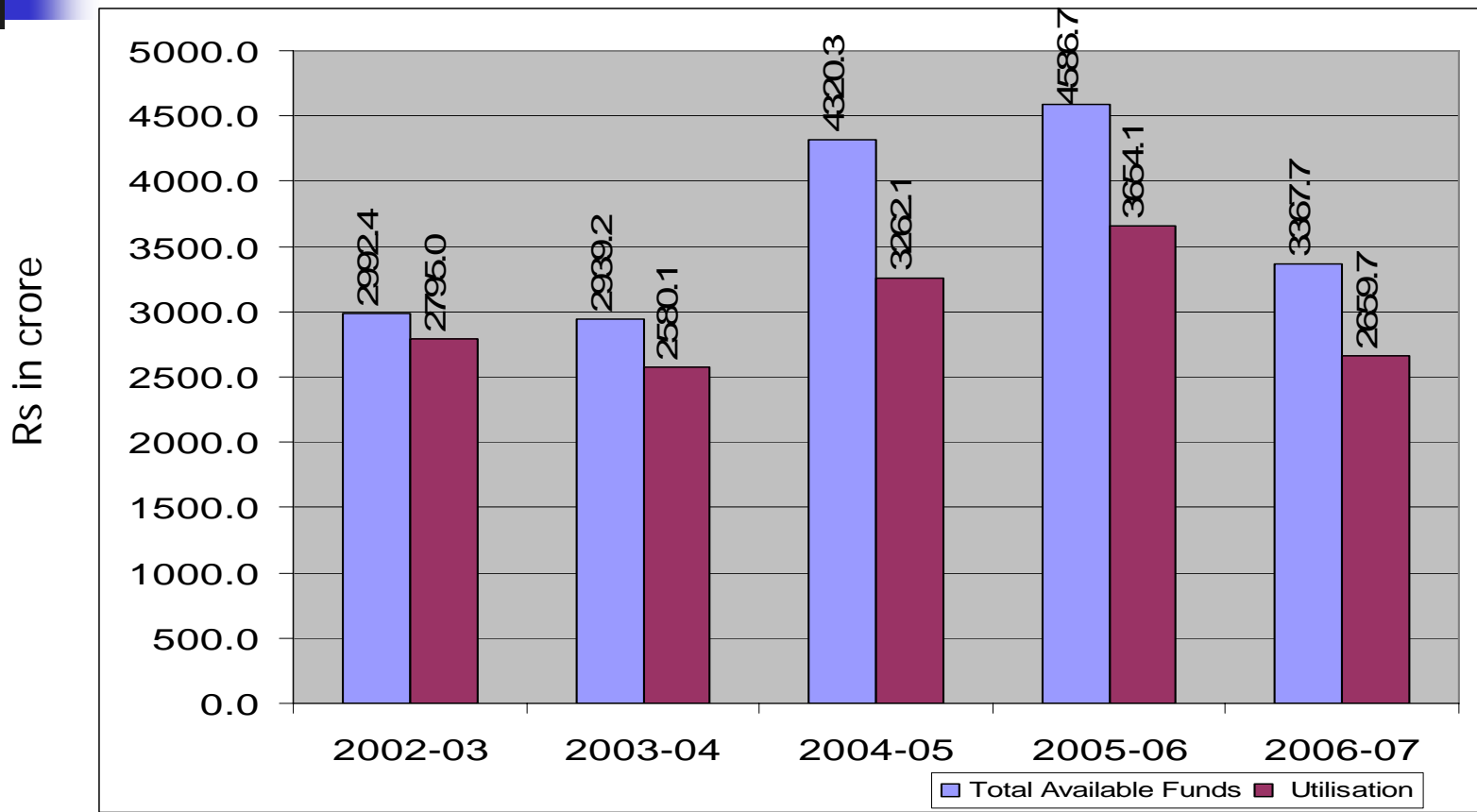
# Allocation and Releases - 10<sup>th</sup> Plan



Total Central Allocation - Rs. 11627.5 cr

Total Central Release Rs. 11244.25 cr

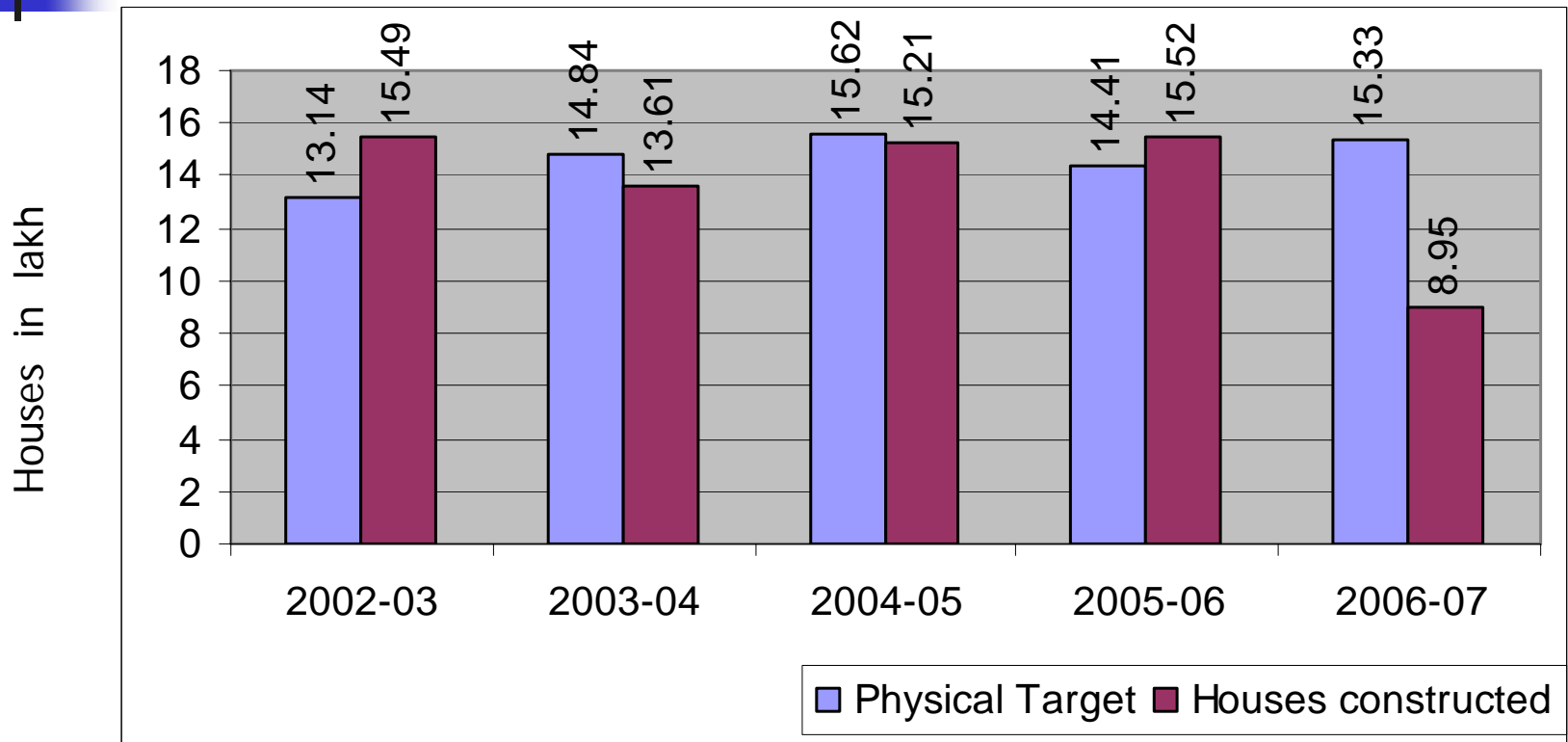
# Utilisation of Total Available Funds – 10<sup>th</sup> Plan



Total Available Funds - Rs. 18206.3 cr

Total Utilisation - Rs. 14116.9 cr

# Physical Performance during 10<sup>th</sup> Plan



Total Physical Target - 73.34 lakh

Total Houses Constructed – 68.78 lakh



## Targeted Coverage during 10<sup>th</sup> Plan

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- Coverage of SC/STs 61.49 %
- Coverage of Women 74.16 %
- Coverage of Physically Handicapped 0.96 %
- Flow of resources to N.E. States 9.89 %
- Construction of Sanitary Latrines 51.49 %
- Construction of Smokeless Chulhas 46.82 %



# Outcomes as part of Bharat Nirman

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- Bharat Nirman
  - Timeframe is 2005-06 to 2008-09
  - Target is 60 lakh houses
- IAY during 2005-06
  - Target was 14.41 lakh houses
  - Achievement is 15.52 lakh houses
- IAY during 2006-07
  - Target is 15.33 lakh houses
  - Achievement is 5.76 lakh houses
  - Under construction are 10.36 lakh houses



# Strengths of IAY – Evaluation Studies

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- Basic benefit of shelter provided to significant proportions of socially & economically vulnerable sections
- SC/ST and women beneficiaries adequately covered
- 86% of beneficiaries expressed good satisfaction levels
- Occupancy rate of constructed IAY houses is high
- Other benefits include
  - generation of employment
  - expansion of self-employment opportunities
  - development of a cleaner environment

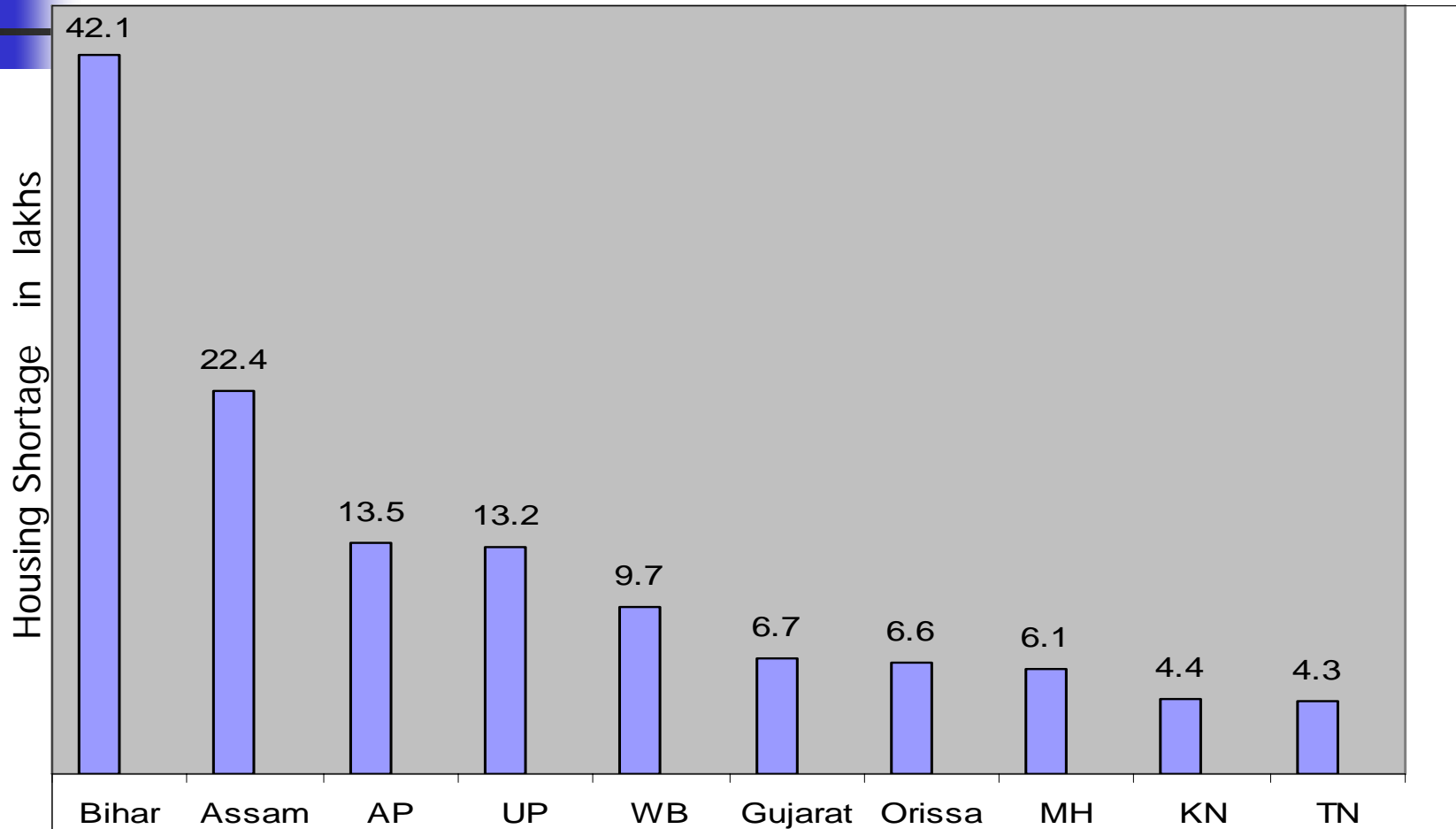


# Challenges for the Scheme

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- Demand for housing is much greater than the supply
- Unit level of assistance is inadequate for a pucca house
- Need for greater transparency in selection of beneficiaries
- Those not having a house site are left out of the coverage
- Non-construction of sanitary latrines & smokeless chulhas
- Gaps in delivery mechanism due to shortage of staff and absence of technical support
- Inadequate mechanism for access to appropriate, low cost, environment friendly, disaster resistant technology

# Housing Shortage -Magnitude of Problem



Housing shortage as estimated by RGI based on 2001 census is 148.33 lakh

Housing shortage estimated for 2007 with additional factors taken into account will be more than 400 lakh



# Positive Solutions

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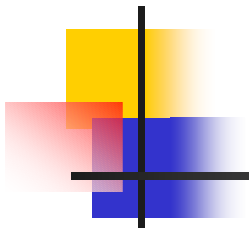
- Central & State Govt could provide budgetary support for 30 lakh houses with revised unit cost
- Simultaneously, scheme could focus on
  - Houseless households
  - Communities which are more in dire need of housing
  - Support only those residing in unserviceable houses
- Differential funding could be made for States with acute housing shortage
- Assistance could be restricted for upgradation for those with serviceable temporary houses



# Positive Solutions - contd

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- For transparency, Permanent IAY Lists could be put on website along with painting on walls in villages
- House sites / homesteads could be provided by
  - Incentivising State Government
  - By budgetary support
- Awareness campaigns could be carried out for
  - Construction/usage of sanitary latrines & smokeless chuallas
  - Usage of appropriate technology



*Thank You*