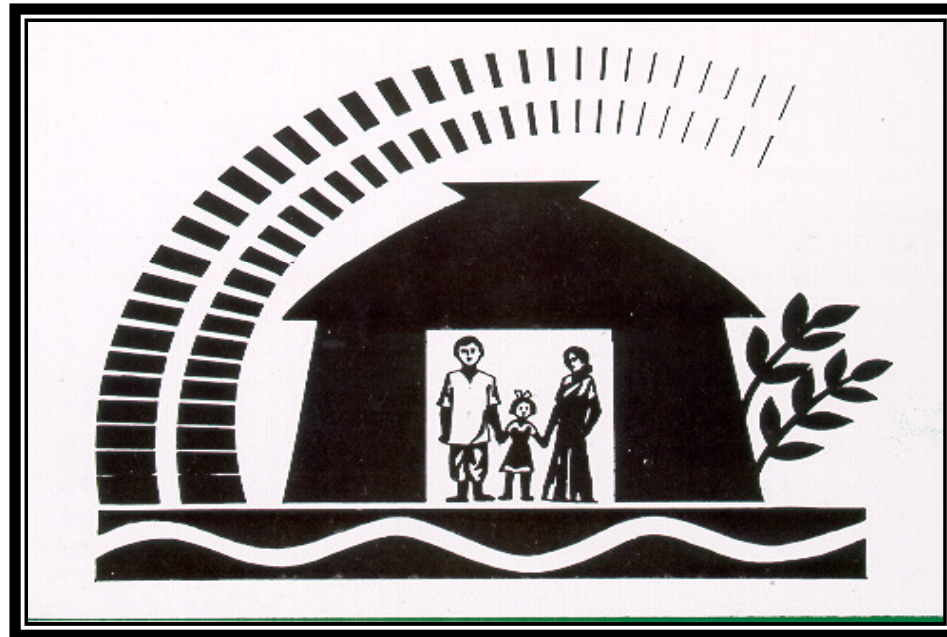


Rural Housing Indira Awaas Yojana (IAY)

**A Training Module for the Jan Samvad Kendra,
Jharkhand**



**Department of Rural Development
Ministry of Rural Development
Government of India**

Rural Housing

- Housing is a basic human need after Food & Clothing (Roti, Kapada & Makaan)
 - Constitution of India: Article 21 (1951)
 - Universal Declaration of Human Rights (UDHR) 1948
 - Istanbul Declaration 1996
- **Owning a house provides significant economic security and Social status in village community.**

Objective of the scheme

- The Main objective of the Indira Awaas Yojana provide housing for House less rural families and also provide support for the effective and kacha Makan.
- It's also aim to provide support in purchase of land for making the house for lend less villagers (As per the guideline).
- This is the major program of the Govt. of India related to the rural household program.
- It is mainly started on 1980 under the National Rural Employment program. Till date govt. has made approx 3.25 crore house for BPL families and also for other eligible family (As per the guideline).

Beneficial

BPL Families

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.

Transgender persons

Para Military forces

Households where a member is suffering from Leprosy or Cancer

Households with a single girl child.

Mentally challenged persons (with at least 40% disability)

Physically challenged persons (with at least 40% disability)

Widows and next-of-kin of members of defense/paramilitary/police forces killed in action (even if not BPL)

People living with HIV (PLHIV)

Salient Features of IAY

- Earmarking of Funds
 - Sanctions in the name of women or jointly
 - 60% funds for SC/STs & 15% for minorities
 - 3% for physically handicapped
- Selection of Beneficiary
 - From Permanent IAY Waitlist based on BPL list
 - There are separate lists for SC/ST & others
 - Lists are displayed publicly
- Type Design of House
 - State Govts. are to finalize type design & facilitate construction
 - Beneficiaries to construct by themselves
 - State Govt/DRDA to provide information on appropriate technologies.

Type of Support

Sl. No.	Item	Unit Cost	Central & State Share
1.	Construction of new house (i) Plain areas (ii) Hilly States and difficult areas & IAP districts	Rs.70,000 Rs. 75,000	90:10 for NE States and Sikkim 100:00 for UTs 75:25 in other cases
2.	Up gradation of dilapidated kutcha house	Rs. 15,000	As in (1) above
3.	House sites for eligible landless	Rs. 20,000	100:00 for UTs 50:50 in other cases
4.	Administrative Expense	4% of funds released	As in (1) above

Duly way for selection of the Beneficial

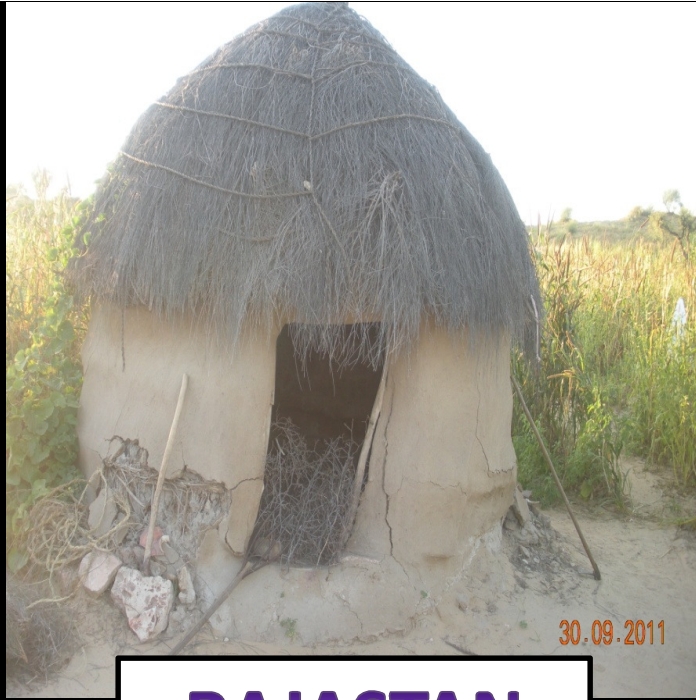
- Gram Sabha prepare the list of beneficial (Based on BPL list 2002) with collaboration of Panchayat Sewak.
- Then list to the Block Development Officer (BDO) (Block Level Officer).
- BDO send this list to DDC (District Level Officer).
- DDC Send this list to DC for final approval (As per the Guideline).
- DC send this list to the Secretary, Department of Rural Development (State Level).
- Finally Beneficial list send to the Department of Rural Development (Central Level).

Permanent IAY Waitlist

- Ensures transparency in the process of selection of beneficiaries
- Gram Sabha to have finalized Permanent IAY Waitlists based on BPL List.
- Permanent IAY Waitlists to have been painted on the walls of Panchayat Buildings
- Booklets to be prepared & uploaded on the website



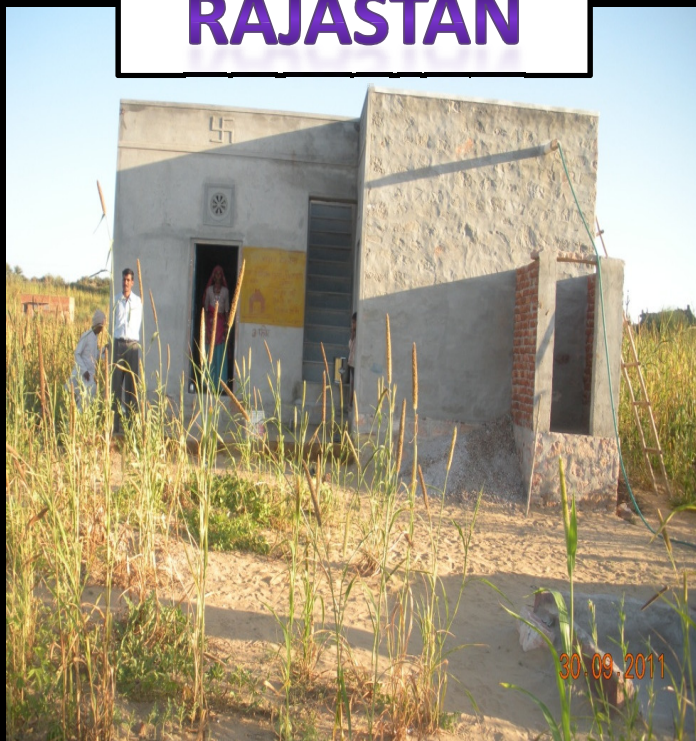
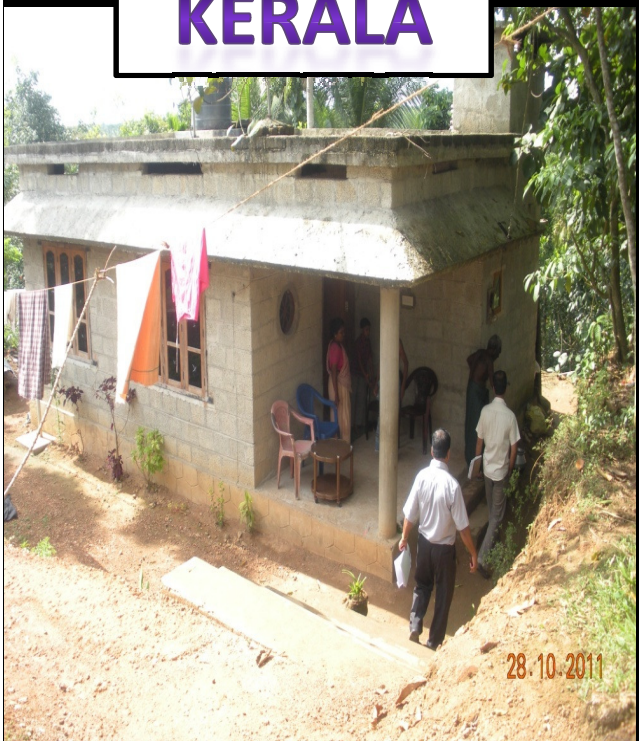
KERALA



RAJASTAN



H.P.



INSTITUTIONAL FRAMEWORK

- ▣ Rural Housing and Development Corporation
- ▣ State Housing Boards/ Corporations
- ▣ National Mission for Rural Housing
- ▣ Habitat Development
- ▣ National Housing Bank (NHB)
- ▣ National Rural Building Centers (RTP-NIRD)
- ▣ Research and Development (CBRI-CSIR-IITs)
- ▣ Griha Nirmith Kendras
- ▣ Policy perspectives
 - National Rural Housing and Habitat Policy (2008)
 - Joint Secretary (Rural Housing), MoRD, GOI



Surya Prakash Ojha
Prepared By

Thank You