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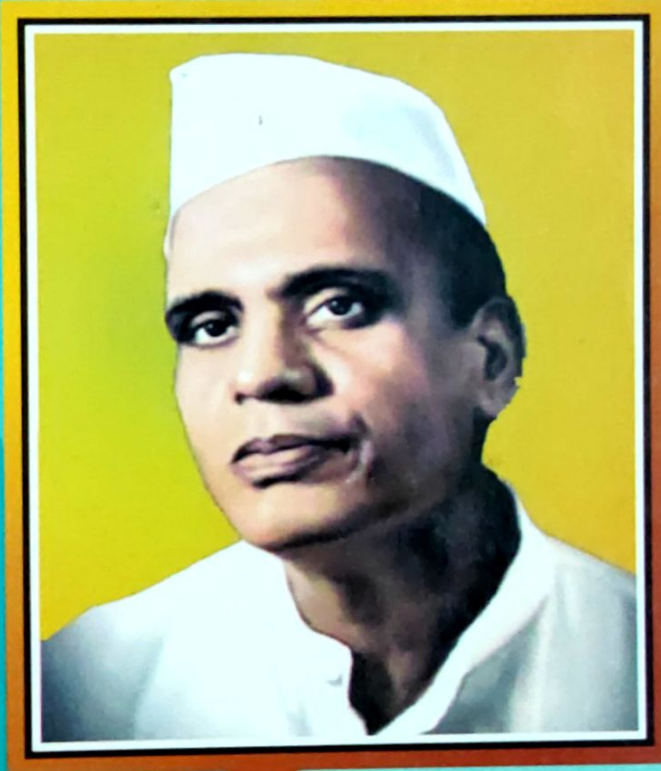
# The Indian Journal of Political Science



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सन्तप्तयसि संस्थितस्य पयसो नामापि न ज्ञायते  
मुक्ताकारतया तदेव नलिनीपत्रस्थितं राजते ।  
स्वाल्यां सागरशुक्तिमध्यपतितं तन्मौक्तिकं जायते  
प्रायेणाधममध्यमोत्तमगुणः संसर्गतो जायते ॥

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## GOVERNMENT HOUSING SCHEMES INDIRA AWAAS YOJANA

M. Annakili  
Ramakrishnan

### Introduction:

Indira Awaas Yojana, which used to be a component of Jawaharlal Rozgar Yojana became an independent Scheme from 1997-1998 onwards. Its objective is construction of free houses to members of the Scheduled Castes/ Scheduled Tribes, Freed Bonded Labourers in Rural areas and also to non SC/ST rural poor living below poverty line. The beneficiaries are selected from the Below Poverty Line (BPL) list approved by the Grama Sabha. At least 60% of the total IAY allocation during a financial year should be utilized for construction/ up gradation of dwelling units for SC/ST BPL rural households. A maximum 40% of allocation is for non- SC/ST BPL rural households. 3% of the above categories should be allocated for physically and mentally challenged persons.

The objective of Indira Awaas Yojana is primarily to help construction of dwelling units by members of Scheduled Castes/ Schedule Tribes, freed bonded laborers and also non- SC/ST rural poor below the poverty line by providing them with target group for houses under Indira Awaas Yojana is people below poverty line living in rural areas belonging to Scheduled Castes/ Scheduled Tribes, freed bonded laborers and non- SC/ST Categories. A maximum of 40% of the total IAY allocation during a financial year can be utilized for construction of dwelling units for non-SC/ST BPL categories. The priority in the matter of allotment of houses to the ex-serviceman and paramilitary forces and their dependents will be out of 40% of the houses set apart for allotment among the non-SC/ST categories of beneficiaries. Funds to the tune of 3% are earmarked for the benefit of disabled persons below poverty line. This reservation of 3%

under IAY for disabled persons below the poverty line would be horizontal reservation i.e., disabled persons belonging to sections like SCs, STs and Others would fall in their respective categories.

Rural Housing is one of the six components of Bharat Nirman Programme. Under Bharat Nirman Programme Phase-I, 60 lakh houses were envisaged to be constructed through Indira Awaas Yojana all over the country during the four years i.e. from 2005-06 to 2008-2009. Against this target, 71.76 lakh houses were constructed with an expenditure of Rs. 21720.39 corer. 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 Bharat Nirman Programme 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 corer.

The Indira Awaas Yojana is being continuously reviewed through Monthly and Annual Reports received from the States/UTs. Senior officers at the level of Deputy Secretaries and above in the Ministry are appointed as Area Officers for different States/UTs. These Area Officers visit the allotted States/UTs from time to time and inspect the actual implementation of the program in the field. They also participate in the State Level Coordination Committee Meetings providing thereby, a source of effective link between the policy makers, i.e., the Government and the implementing agencies (States /UT Governments). 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.

### Implementation

Transparency in Implementation of IAY: It is of utmost importance that Centrally Sponsored Schemes are properly implemented and misutilization and other irregularities are minimized. For this, there is an urgent need to have greater transparency in the implementation of IAY at various levels. This would basically require that people should have access to information about implementation of these programmes in all their aspects. The disclosure of information should be the rule and withholding of information an exception. List of items on which information should invariably be made available to people to bring about greater transparency at village, block and district level is given below. This list of items is illustrative and not exhaustive.

The State Government may like to add any other item which they feel should be shared with the people. It would be useful if the information which is required to be given at village level is also available at one level above i.e., the block level. Similarly, the information which is required to be made available at block level should be available at district level also. This would facilitate in case they fail to get the same at the lower level. While some information may have to be supplied on demand, at the same time, it would be useful if some information is displayed in a suitable manner at different places to facilitate easy and quick access. Photo/authenticated copies of documents may also be supplied on payment.

#### Village Level:

- (i) List of people below poverty line in the village
- (ii) List of beneficiaries identified during preceding year and current year including details of SC/ST, women beneficiaries and disabled persons under IAY.
- (iii) Allocation made to the village under IAY
- (iv) Guidelines of IAY/criteria of selecting

beneficiaries.(v) Display of IAY sign board on the allotted houses.

#### Block Level:

- i) Details of houses taken up at Block Level with cost, sources of funds, implementing agency.
- (ii) Access to muster rolls.
- (iii) Distribution of funds village-wise for the scheme.
- (iv) Allocation/Availability of funds and progress in implementation of IAY.

#### District Level:

- (i) Distribution of IAY funds block-wise/village-wise for the scheme.
- (ii) Criteria for distribution of funds to blocks/villages including norms for its selection under IAY.

Pattern of Funding: IAY is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the States in the ratio of 80:20. In the case of Union Territories, the entire resources under this scheme are provided by the Government of India.

#### Criteria for Allocation of Resources:

Central assistance under Indira Awaas Yojana will be allocated to the States/UTs on the basis of proportion of rural poor in States/UTs to the total poor in the country. The poverty estimates prepared by the Planning Commission in this regard will be used for this purpose. The proportion of rural SC/ST population in a district to the total rural SC/ST population in the State/UT is the criteria of inter-district allocation of IAY funds within a State/UT. This allocation for every year will be decided by the Government of India on the basis of above criteria subject to availability of funds. Diversion of resources from one district to another will not be permissible.

Release of Central Assistance to DRDAs. IAY funds are operated by the DRDAs /ZPs at the district level. Central assistance will be released

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every year to the DRDAs, in two instalments, subject to the fulfilment of the following conditions: The first instalment is released in the beginning of the financial year. This is subject to condition that the Kind Instalment during previous year was claimed and released. However, if any specific conditions had been imposed at the time of release of the last instalment of the previous year, its compliance will be ensured before release of the first instalment.

The second instalment for the districts will be released on the request of the DRDAs in the prescribed proofread as per Performa. III on fulfilment of the following conditions: 60% of total available funds, that is, opening balance of the year plus the amount received including the State share should be utilised at the time of applying for the second instalment. The opening balance in the district i.e. the aggregate of balance with DRDA should not exceed 25% of the district allocation during the previous year. In case the opening balance exceeds this limit, the Central share of the excess will be deducted at the time of release of second instalment.

The State provision for the current year will have to be indicated by the DRDAs. The Central release will be restricted in proportion to the provision made to the DRDAs. The State Government should have released all its contribution (including those of previous year) due upto the date of the application for the second instalment. In the event of shortfall in State share, corresponding amount of Central share (i.e., 4 times the State share) will be deducted from the second instalment.

In case of districts/UTs such as Kinnaur, Lahaul and Spiti, Leh, Kargil, Andaman and Nicobar Islands and Lakshadweep and any other areas as decided, which have a limited working season, the entire Central assistance may be released in one instalment. The State shall also release its share in one instalment. In the case of these districts, to which funds are released in one instalment, funds will be released on fulfilment of the conditions laid down.

### Release of State share to DRDAs:

The State Government shall release its share

to the DRDAs within one month after the release of Central assistance and copy of the same should be endorsed to Ministry of Rural Areas & Employment. Separate Bank Account for Indira Awaas Yojana: The IAY funds (Central share as well as State share) shall be kept in a nationalised/scheduled or cooperative bank or a Post Office in an exclusive and separate savings bank account by the DRDAs. Utilisation of Interest Earned on Deposits: The interest amount accrued on the deposits of the IAY funds shall be treated as part of the IAY resources. Drawal of funds by the DRDAs: Drawal of funds from the accounts shall only be made for incurring expenditure under IAY.

### Payment to beneficiaries:

Payment should be made to the beneficiary on a staggered basis depending on the progress of the work. The entire money should not be paid to the beneficiary in lump-sum. Instalments of payments can be laid down by the State Government or at the district level to be linked to the progress of work. The village panchayet has a big role to play in here. As the scheme is initiated for the rural people so it is necessary to appoint an authority in those areas to look after the monitoring and surveying across their territory. The panchayet division was appointed to take care of few things regarding the scheme. Panchayet needs to verify whether the applicant is eligible for the scheme or not.

If the applicant is eligible, how much money he/she needs to build the house

Whether the eligible parties are exempting from the scheme or not due to any reason.

To make sure that the application forms are distributed among the eligible applicants, collected within correct time and submitted to the district office

Help the households to choose proper materials that are needed for the construction.

Monitoring the construction work throughout. Panchayet will need to help social audit teams in their auditing. For several activities under this scheme, there must be a team of heads or a special functioning

body in each village to monitor all these functions. Panchayet need to take actively part in all the actions and functions under this scheme.

**Conclusion:**

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. . The 60% target for SC/ST cannot be diverted to others. However, SC&ST targets are interchangeable. The objective of IAY is primarily to provide grant for construction of houses to members of Scheduled Castes/Scheduled Tribes, freed bonded laborers and also to non-SC/ST rural poor below the poverty. . This reservation of 3% under IAY for disabled persons below the poverty line would be horizontal reservation i.e., disabled persons belonging to sections like SCs, STs and Others would fall in their respective categories. The Indira Awaas Yojana is being continuously

reviewed through Monthly and Annual Reports received from the States/UTs. Senior officers at the level of Deputy Secretaries and above in the Ministry are appointed as Area Officers for different States/UTs.

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