WRITE-UP ON RURAL HOUSING

Housing is one of the most pressing problems in our State specially for the people living below poverty line. The need relates not only for homeless families (having no homestead land as per definition of the Revenue Deptt.) but also relates to other families who may have small piece of lands but do not have any house or a minimum standard of house and families who have a house but not on their own land/ allotted land.

A BRIEF NOTE ON INDIRA AWAAS YOJANA (IAY)

Government of India has introduced a rural housing scheme namely Indira Awaas Yojana (IAY) from 1st January, 1996 for the rural BPL Families. The aim of IAY is to help construction/ upgradation of dwelling. The target group for houses under IAY is BPL people living in rural areas belonging to ST/SC/RM/Others and also belongs to widows and next kin to defence personnel /paramilitary forces killed in action residing in rural areas. Maximum of 40% of the total allocation during a financial year can be utilised for construction of dwelling units for non ST/SC BPL categories. 15% of the funds and physical targets are allotted to the minorities, 3% are earmarked for the benefit of disabled and mentally challenged BPL persons. If any particular categories is exhausted or not available in a district, allocation can be utilized for other categories as per priorities given in the Guidelines after it has been certified to this effect by the Zilla Parishad/DRDA concerned.

Districts Rural Developments Agencies (DRDAs)/Zilla Parishads on the basis of allocations made and targets fixed shall decide the number of houses to be constructed Panchayat wise under IAY during a particular financial year. The same shall be intimated to the Gram Panchayat. Therefore, the Gram Sabha will select the beneficiaries from the list of eligible households according to IAY guidelines and as per priorities fixed, restricting this number to the target allotted. No approval of the Panchayat Samity is required. The Panchayat Samity should, however, be sent a list of selected beneficiaries for their information.
Allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife.

The beneficiary should be involved in the construction of the houses. To this end, the beneficiaries may make their own arrangements for construction material, engage skilled workmen and also contribute family labour. The beneficiaries will have complete freedom as to the manner of construction of the house. This will result in economy in cost, ensure quality of construction, lead to greater satisfaction and acceptance of the house by the beneficiary. The responsibility for the construction of the house will thus be on the beneficiary himself/herself. A Committee of the beneficiaries may be formed, if so desired, to coordinate the work. No contractor is to be engaged for the construction of dwelling units under IAY, by the DRDA/ZP.

IAY is a centrally sponsored scheme funded on cost sharing basis between the Government of India and the States in the ratio of 90:10 (vide No.K-11017/1/2006-RH(P) dated 21/11/2008). The GoI have decided to enhance the unit assistance for an IAY house from Rs. 27,500/- to Rs. 38,500/- in hilly areas. IAY funds are operated by DRDAs/ZPs at the district level. Central assistance will be released every year to the DRDAs, in two instalments subject to fulfilment of the GoI conditions laid down in the Guidelines. The State Government shall release its