

## Rural Development Department, Haryana

### Frequently Asked Questions (FAQ) Under IAY

<b>What is the objective of the Indira Awaas Yojana (IAY)?</b>	The objective of Indira Awaas Yojana is to provide financial assistance to the rural houseless poor families and those living in dilapidated and kutcha houses living Below the Poverty Line (BPL) for construction of house and also to provide house sites to the landless poor as well.
<b>Who are eligible to get assistance under IAY?</b>	<p>BPL rural households of Scheduled Castes and non-Scheduled Caste. Priority should be given to families of manual scavengers, including those rehabilitated and rehabilitated bonded labourers. Thereafter the priority to be adhered to is as follows:-</p> <ol style="list-style-type: none"><li>i. 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.</li><li>ii. Mentally challenged persons (with at least 40% disability)</li><li>iii. Physically challenged persons (with at least 40% disability)</li><li>iv. Transgender persons</li><li>v. Widows and next-of-kin of members of defence/paramilitary /police forces killed in action (even if not BPL)</li><li>vi. Other houseless BPL families</li></ol>
<b>Who will provide the assistance?</b>	Funding of IAY is shared between the Centre & State Government in the ratio of 75:25.
<b>How much of financial assistance is given?</b>	<p>The financial assistance provided under IAY is as under:</p> <ol style="list-style-type: none"><li>i. Financial assistance for construction of a new house is Rs. 70,000/- in plain areas and Rs. 75,000/- in hilly/difficult areas. In addition to this, the State Govt. would supplement Rs.11,000/- and Rs.12,000/- under convergence for construction of Sanitary Latrine will be provided to the beneficiary. 90 unskilled persondays under MGNREGA. Top-up loan upto Rs. 20,000/- under the Differential Rate</li></ol>

	of Interest (DRI Scheme).
<b>What are the provisions for weaker sections, minorities and persons with disabilities under IAY?</b>	The category wise provision is as under:- <ul style="list-style-type: none"> <li>i. 60% of the funds would be earmarked for SCs.</li> <li>ii. 15% of the funds would be set apart for beneficiaries from among the minorities.</li> <li>iii. Atleast 3% of beneficiaries are from among persons with disabilities.</li> </ul>
<b>Is there any provision under IAY to meet the expenses of uploading photographs of IAY houses, training of masons etc.?</b>	Yes, upto 4% of the funds released under IAY can be utilized for administering the scheme. Uploading of photographs and training of masons are some of the eligible items of expenditure under administrative expenses.
<b>Who is the Agency for implementation?</b>	At district level, District Rural Development Agency is the implementing Agency.
<b>Is there any mandatory type design for IAY house?</b>	There is no mandatory type design for IAY house. A menu of options in respect of uses of materials and building technologies as appropriate locally, will be provided to the beneficiary along with the cost implications and the choice will be left to the beneficiary.
<b>In whose name IAY house/plot is allotted?</b>	Allotment of the IAY house shall be jointly in the name of husband and wife except in the case of a widow/unmarried /separated person.
<b>Is it necessary to have a Bank/Post Office account?</b>	Yes. The fund would be transferred into the Bank/Post Office account of each beneficiary. Release of instalments in cash to beneficiaries is not permissible under IAY.
<b>Who will construct the houses?</b>	The construction should be carried out by the beneficiary himself/herself. No contractor should be involved in the construction of houses under IAY.
<b>Is there any provision for procurement of materials from State/District?</b>	Yes, District Collector may fix rates for materials at different points and empanel suppliers following due procedure and intimate these to the beneficiaries so that they can benefit. However, the final choice would be that of the beneficiary.
<b>What is the duration of completion of house?</b>	Completion of a dwelling unit normally should not take more than two years from the date of sanction of first instalment. However, since the beneficiaries are from the PBL category who often find it difficult to mobilize the resources required to complete the house, cases of delay must be monitored and the beneficiaries facilitated to complete the house within a

	<p>maximum period of three years. On completion of an IAY dwelling unit, the concerned DRDA should ensure that for each house so constructed, a display board is fixed indicating the IAY logo, year of construction, name of the beneficiary etc. The expenditure on this account can be met from the funds available under the scheme.</p>
<p><b>What are the other schemes with which IAY has been converged?</b></p>	<p>IAY has been converged with the following schemes: For construction of toilets- Convergence with Nirmal Bharat Abhiyaan (NBA) For providing drinking water- Convergence with State and Central Government programmes relating to drinking water. Also drinking water wells can be constructed using MGNREGS for an individual house or a group of houses For providing electricity- Convergence with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) or any State scheme For Land development- Convergence with MGNREGS for developing the lands of individual beneficiaries or habitats For providing Social Security- Convergence with Rastriya Swasthiya Bima Yojana (RSBY) or State Level Health Insurance Scheme For providing connectivity- Convergence with MGNREGS for connectivity in the form of paved pathways, roads or steps.</p>
<p><b>Whether toilet is mandatory for IAY house?</b></p>	<p>Yes, for all IAY houses, construction of toilets under Swachh Bharat Mission-Gramin (SBM-G) is mandatory.</p>
<p><b>How is IAY monitored?</b></p>	<p>IAY is being continuously reviewed through the AwaasSoft. The physical progress in construction would be monitored through the photographs to be uploaded every quarter. Photograph is to be uploaded irrespective of whether there is progress or not. A photograph should be uploaded on completion. The cost of taking the photograph and uploading it will be chargeable to administrative expenses and the beneficiary must not be asked to pay for this process.</p>
<p><b>What is AWAASSoft MIS?</b></p>	<p>AwaasSoft is a workflow-based transaction level Management Information System in place to facilitate e-governance of IAY. The System has been prepared and deployed at <a href="http://iay.nic.in">http://iay.nic.in</a> by NIC. The System is designed for all stakeholders of IAY including the beneficiary. The portal <a href="http://iay.nic.in">http://iay.nic.in</a> is accessible to all including the national/international community.</p>
<p><b>What is the fund flow system</b></p>	<p>i. The selected beneficiaries should be released first instalments through the</p>

<p><b>under MIS?</b></p>	<p>ordersheets generated from the MIS.</p> <ul style="list-style-type: none"> <li>ii. All transactions by the disbursing agency should be consolidated and verified at the next higher level and authenticated.</li> <li>iii. The disbursing agencies should also identify two signatories for the digital signatures that would be issued in order to approve electronic generation of Fund Transfer Orders and transfer of funds to beneficiary accounts.</li> <li>iv. The physical transactions of funds should follow the transactions on AwaasSoft. The entries should be made and kept updated to ensure that there is no lag between transaction on the system and the physical transaction. The proposal for release of second instalments would be examined based on the utilization reflected in the MIS.</li> </ul>
<p><b>Is there a provision for Social Audit under IAY?</b></p>	<p>Yes, formal Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.</p>
<p><b>What are the new initiatives of revised IAY Guidelines?</b></p>	<p>The new initiatives of revised IAY Guidelines are as follows:</p> <ul style="list-style-type: none"> <li>(i) Addition of new beneficiaries: Under IAY, priority is to be given to families of the manual scavengers, including those rehabilitated and rehabilitated bonded labourers. Habitations of PTGs and beneficiary families of Forest Rights Act are covered on priority.</li> <li>(ii) Provision for administrative expenses:: Upto 4% of the funds released can be utilised for administering the scheme, of which upto 0.5% can be retained at the state level and the balance shall be distributed to the districts.</li> <li>(iii) Convergence of IAY with other schemes: As per Government decision, IAY beneficiaries are to be given priority for assistance for construction of toilet. Funds from Nirmal Bharat Abhiyaan (NBA) to be made available. Construction of toilet along with IAY house is now mandatory. IAY Scheme has also been converged with other social sector schemes like RGGVY, DRI Scheme, Janshree Aam Aadmi Bima Yojana.</li> </ul>

	<p>(iv) Construction of multi-storeyed building: In congested localities where the cost of land is very high, the beneficiaries will be allowed to construct multi storeyed buildings where each floor will be given to one family, but shall not exceed three floors including the ground floor.</p> <p>(v) Social Audit: For better accountability of the scheme, Social Audit is to be strengthened. It is a continuous and ongoing process, involving public vigilance and verification of implementation of the scheme</p> <p>(vi) Enhancement of role of State: Greater role has been provided for state in allocation of district wise targets, distribution of administrative cost to districts, identification of Difficult Areas, Provision for Support services, promoting Alternate/Green technologies and facilitating Mobilisation of additional resources. Gram Panchayats also have important role in the actual implementation of the scheme.</p> <p>(vii) IAY Management Information System (IAY-MIS): A Software 'AwaasSoft' has been launched in July, 2010. AwaasSoft is a workflow based transaction level Management Information System to facilitate e-Governance in the system. The system is designed to make it accessible to all Stakeholders including the beneficiaries in the scheme. Awaassoft has nine different modules designed to capture all the transactions that would be required in implementation of the scheme.</p> <p>(viii) Dissemination of appropriate building technologies: States should proactively identify appropriate building technologies focusing on use of local materials. These are to be conveyed to the beneficiaries through booklets, pamphlets, videos, models and prototypes built in accessible locations.</p> <p>(ix) Capacity Building: States to prepare a capacity building plan to strengthen the quality of implementation. The capacity building plan should have the following elements:-</p> <p>(a) Training of district level officials;</p>
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	<p>(b) Training of cutting edge level functionaries;</p> <p>(c) Training of trainers especially for Community Resource Persons, masons and other extension workers;</p> <p>(d) Orientation and training of Quality Monitors</p> <p>(e) Training of elected representatives of Panchayats</p> <p>(xi) Transfer of Technology: The States must put in place a system for transfer of technology. This can be done best through utilization of Community Resource Persons (CRPs) suitably trained for this purpose availing services of reputed NGOs. The CRPs and NGOs have to closely work with the beneficiaries as well as the local masons and help the beneficiary families to make a proper choice and later assist them in implementing it on ground.</p>
<p><b>Where can one get information on the Indira Awaas Yojana(IAY)?</b></p>	<p>The information may be obtained from Ministry of Rural Development, State Government &amp; DRDAs/Gram Panchayat. Information is also available on the website of Ministry of Rural Development at <a href="http://www.rural.nic.in">www.rural.nic.in</a>.</p>