

INDIRA AWAS YOJANA (IAY) :

This scheme started from 1st April 1999. IAY is the flagship rural housing scheme, which is being implemented by the Government of India with an aim of providing shelter to the poor living below poverty line. The allocation of funds under IAY (Indira Awas Yojna) is done on the basis of prevalence of poverty and household shortage of any particular area.

Objective:

The objective of IAY is primarily to help construction of new dwelling units as well as conversion of unserviceable kutcha houses into pucca/ semi-pucca houses in the rural areas. The beneficiaries themselves make the houses and the government provides them the grant-in-aid.

Beneficiary:

SC/ST households who are victims of atrocities, households headed by widows/unmarried women those living below the poverty line.

Funding:

IAY is a Centrally Sponsored Scheme funded on cost sharing basis between the Government of India and the States in the ratio of 75:25 respectively.

Process:

Grant of Rs. 20,000/- per unit is provided in the plain areas and Rs. 22,000/- in hilly/difficult areas for the construction of a house. Rs. 10,000/- is provided for conversion of a kutcha house into pucca house. Sanitary latrines and chulahs are integral part of the house. In construction/up-gradation of the house the use of cost effective and environment friendly technologies, materials and designs are encouraged. The household is allotted in the name of a female member of family.

[Bihar State Guideline](#)

[National Guideline](#)