

CHAPTER 15

POINT 14 : HOUSING FOR THE PEOPLE

15.1 For monitoring purposes, the point 'Housing for the People' has been divided into six items, i.e., one for rural area and five for urban areas. The following quantitative and qualitative items are covered.

(i) Quantitative monitored items:

Rural

1. Indira Awaas Yojana

Urban

2. Housing for Economically Weaker Sections
3. Houses constructed for Low Income Group (LIG)

(ii) Qualitative monitored items:

4. Houses constructed for SCs/STs
5. Low cost building material
6. Number of homeless covered

15.2 Indira Awaas Yojana (IAY)

15.2.1 The Indira Awaas Yojana (IAY) was launched in 1985-86 to provide houses primarily to the members of Scheduled Castes, Scheduled Tribes and freed bonded labourers in rural areas. The beneficiaries for an IAY houses are identified by the Gram Panchayats and have to get approved by the Panchayat Samiti/Block Development Officer as the case may be. The IAY is being implemented primarily through the District Rural Development Agencies or Zila Parishads. From the year 1993-94, its scope has been extended to cover non-scheduled castes and scheduled tribes BPL rural poor, subject to the condition that non-SC/ST households shall not receive more than 40% of IAY allocation. Benefits of the scheme have also been extended to families of servicemen of the armed and paramilitary forces killed in action. 3% of the houses are reserved for BPL physically and mentally challenged persons living in rural areas. 80 % of the funds under the scheme are allocated for new constructions and 20 % of the funds are allocated for upgradation of existing houses built under the Indira Awaas Yojana. The annual target for 2003-2004 for construction of new houses under Indira Awaas Yojana was 14,84,554 and the achievement during the year was construction of 11,98,113 houses. In terms of percentage of achievement works out to 81% of the yearly target. During the year April 2003-March, 2004 the States of Arunachal Pradesh, Chhatisgarh, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Kerala, Madhya Pradesh, Mizoram, Nagaland, Rajasthan, Tamil Nadu, Uttaranchal and U.P. have shown "Very Good" progress with achievement more than 90% and above of the targets. The performance of the State of Andhra Pradesh, Haryana, Jharkhand, Karnataka Meghalaya, Punjab and Lakshadweep has been between 80 and 90% and has been categorised as "Good". The performance of rest of the States/UTs has been below 80% of target and has been categorised as "Poor". The State-wise details are at *Annexure-15.1*.

15.3 **Houses For Economically Weaker Sections (EWS) :-** The beneficiaries under this scheme are given a loan upto Rs. 25,000/- for construction of houses and Rs. 12,500/- for repair of Houses in urban areas. Income limit fixed for a person to be covered under the scheme is upto Rs. 2100/- per month. This scheme is mainly for weaker sections of the urban society, SCs, STs and people below poverty line. During the period 2003-2004, 58,161 number of dwelling units were constructed by the various State Governments/UT Administrations against the targets of 58,241 number of dwelling units showing 100% achievement which has been categorised as 'Very Good' performance. A statement indicating State-wise/UT wise performance is given at *Annexure-15.2*. The All India performance of EWS housing programme has been 'Very Good' for the States of Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Pondicherry, Rajasthan, Tamil Nadu and Uttar Pradesh. Whereas the performance of the rest of the 12 States/ UTs has been 'Poor'.

15.4 **Low Income Group (LIG) Housing:-** The objective of the scheme is to provide housing units to persons belonging to Low Income Group of urban areas. The income limit for a person to be covered under the scheme is between Rs. 2,100/- to Rs. 4,500/- per month. The beneficiaries under this scheme are given loan of Rs. 70,000/- for construction of houses and Rs.35,000/- for repair and renovation of houses. During the year 2003-2004, targets for construction of LIG houses was 6,847 dwelling units for various State Governments/Union Territories. The achievement during the year has been 12,834 number of dwelling units which is 187 % of annual targets. A statement indicating State/UT-wise performance is given at *Annexure-15.3*. During the year, the overall performance of LIG housing programme for the State of Andhra Pradesh, Bihar, Gujarat, Haryana, Kerala, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal has been rated as 'Very Good'. The rest of the States/UTs have either not reported any progress or their performance has been 'Poor'.

15.5 **Low Cost Building Material:-** Providing housing for the poor recognises a need for houses of low cost building materials and promotion of low cost housing. Building materials' account for 56% to 75% of the total cost of the construction. Use of high-energy consuming materials like cement, steel and scarce materials like wood, considerably escalate the cost of construction and adversely affecting the affordability of the poorer groups. Raising the level of production of different materials using agriculture, industrial and forest wastes and sustaining their sturdy supply and effectively utilising these in construction is a major area of concern.

15.6 **Building Materials and Technology Promotion Council (BMTPC):-** The (BMTPC) technology evaluation, promotion and dissemination programmes and activities were pursued with a reoriented approach during the period under report. The reorientation of Council's activities was required in view of the changing economic environment and the increased pace of housing activities in the country. The major role of the BMTPC in the light of the new strategy is reflected in its following objectives: (i) To promote development, production, standardisation and large-scale application of cost-effective innovative building materials and construction technologies in housing and building sector. (ii) To undertake such activities as required for promoting manufacturing of new waste-based building materials and components through technical support, facilitating fiscal concessions and encouraging entrepreneurs to set up production units in various urban and rural regions. (iii) To provide support services to professional, construction agencies and entrepreneurs in selection, evaluation, up scaling, design engineering, skill-upgradation and marketing for technology transfer from lab to land in the areas of building materials and construction. (iv) To facilitate transfer of new cost-effective, innovative technologies and machineries utilising industrial and/or agro wastes for manufacture of building materials from India to other countries and vice-versa.