

Indira Awas Yojna : This yojna is an integrated part of JRY. 10 percent of the amount allocated under JRY is spent on Indira Awas Yojana (IAY). The selection of the beneficiaries to be covered under IAY is made on the following grounds :

- i. Released bonded labour
- ii. Families of STs and SCs terrified by social powers.
- iii. Widow or unmarried female head of ST, SC families.

- iv. ST and SC families, victim of natural calamity.
- v. Families of STs and SCs below poverty line.
- vi. Non- ST or Non SC families below poverty line.

The ownership of construction under IAY is given to the lady of the beneficiary family. The house is constructed on the land owned by the beneficiaries. Indra Awas can also be prepared in-group. In such case, internal roads, streets, drains, lavatories, and drinking water facilities are provided from the funds of IAY. From 1-1-1994, the expenditure on Indira Awas is met on the following bases :

Sl. No.	Construction	Plain Area	Hilly Area
1.	Building construction	Rs. 9,500/-	Rs. 10,800/-
2.	Laterine and store	Rs. 1,500/-	Rs. 1,500/-
3.	Intrastructural facilities	Rs. 3,500/-	Rs. 3,500/-
	Total expenditure	Rs. 14,500/-	Rs. 15,800/-

The houses are built as per the wishes of the beneficiaries. The Government agencies provide them technical assistance and materials of house construction at the construction site. There is no provision for the involvement of contractors. The beneficiaries get the house built with mason and their own labour or by hiring some labourers. 60 percent amount is spent on wage payment and 40 percent on purchase of materials. The payment of fund is made phase wise on the bases of progress of work. Construction of smokeless hearth and sanitary latrine is a must for such houses. Construction of Chabutra and development of social forestry have also been included under this programme.

Non tribal and non-scheduled caste families can also get benefit of Indira Awas Yojna. Out of Rs. 14,500 allocated for each house under Indira Awas Yojna, Rs. 7250 is given as subsidry and another Rs. 7250 is provided as loan. The loan is paid back in a period of 15 years. This facilities is available for the families having annual income of Rs. 6000. For families having annual income more than Rs. 6000/-, the total amount of Rs. 14,500 is given as loan.