

Indira Awaas Yojana (IAY)

The **Indira Awaas Yojana (IAY)** is a flagship scheme of the Ministry of Rural Development to provide houses to the poor in the rural areas.

Funding Pattern

The Indira Awaas Yojana is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

Target Group

The target groups for houses under the IAY are below poverty line households living in the rural areas belonging to Scheduled Castes/Scheduled Tribes, freed bonded labourers and non-SC/ST BPL rural households, widows and next of-kin to defence personnel/paramilitary forces killed in action residing in rural areas, ex-servicemen and retired member of paramilitary forces fulfilling the other conditions.

Earmarking of Funds for SC/ST Beneficiaries

Funds available under the Scheme in a district are earmarked for various categories as under:

- (i) Atleast 60% of the total IAY allocation during a financial year should be utilized for construction/upgradation of dwelling units for SC/ST BPL households.
- (ii) A maximum 40% for non-SC/ST BPL rural households.
- (iii) 3% of the above categories for physically and mentally challenged persons.

If any particular category 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.