

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

STARRED QUESTION NO:45
ANSWERED ON:24.11.2011
RURAL HOUSING
Sainuji Shri Kowase Marotrao

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether financial assistance/house site is provided to the rural BPL families for construction of dwelling units;
- (b) if so, the number of the landless rural families identified so far, State-wise;
- (c) the number of house sites allocated and financial assistance provided so far to shelterless and people living below poverty line; and
- (d) the other steps taken/proposed to be taken by the Government to provide housing to the rural folk ?

Answer

MINISTER OF RURAL DEVELOPMENT (SHRI JAIRAM RAMESH)

(a) to (d) A statement is laid on the Table of the House.

Statement referred to in reply to Lok Sabha Starred Question No.45 due for answer on 24/11/2011

(a): Yes Sir, a scheme for providing housesites to those rural poor families who are landless and do not have housesite was started from the year 2009-10 as part of IAY. Rs.10,000/- per homestead site is being provided under the Scheme, the funding for which is shared by the Centre and the State in the ratio of 50:50. The States are also incentivized by allocating additional physical targets equal to the number of homestead sites provided by regularization of existing occupied land, allotment of Government land or purchase/acquisition of lands as the case may be.

(b): As per estimates made on the basis of NSSO report of 58th and 59th Round, there are 7.69 million rural BPL households who do not have a housesite in the country. State- wise details are at Annexure.

(c): As per the demands of the States, funds amounting to Rs.347.46 crore have been released to States namely Bihar, Andhra Pradesh, Karnataka, Kerala, Rajasthan, Sikkim, Maharashtra and Uttar Pradesh for purchase of land. Also, Rs.688.61 crore have been released to Karnataka, Gujarat, Rajasthan, Tripura and Madhya Pradesh for additional houses as incentive.

(d): To provide shelter to rural BPL households a multi-pronged approach to cater to the financial needs of different segments of the rural population for house construction and up-gradation is adopted. In addition to grant/full subsidy being provided under the Indira Awaas Yojana, the following steps have been initiated:

(i) A committee was set up under the chairmanship of the then Chairman & Managing Director(CMD), Central Bank of India to suggest bankable schemes so that funds are made available to larger number of people to Below Poverty Line (BPL), Economically Weaker Section(EWS) & Above Poverty Line (APL) categories through financial institutions for rural housing. The recommendations made by the Committee have been submitted to Planning Commission.

(ii) IAY beneficiaries have been included under the Differential Rate of Interest(DRI) Scheme for lending upto Rs.20,000/- per housing unit at an interest rate of 4%.

(iii) The State Governments are incentivized by allocating additional funds under IAY to the extent beneficiaries are provided with homestead sites.

(iv) 60 IAP districts are being treated as difficult areas and higher rate of unit assistance of Rs.48,500/- is provided to them.