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Title: Need to fix the grant amount of Indira Awas Yojana according to the construction cost of a region.

SHRI P.K. BIJU (ALATHUR): Madam, Speaker, in India out of the estimated 200 million families, approximately 65 to 70 million families do not have adequate housing facilities. The Central Government has been implementing Indira Awas Yojana (IAY) as part of the enabling approach to shelter for all, taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the marginalised. It envisages provision of shelter to millions of rural families belonging to SCs/STs and those who are below poverty line (BPL). But it is sad to say that IAY is way off the mark of its target. Insufficient grant (Rs 2 lakh per family) and flouting of norms have eclipsed the high outcome figures. Even as the Government has met the quantitative targets under IAY, its performance on other parameters is not so creditable. The grant of rupees 2 lakh is a paltry sum considering the cost of the building materials.

For example, in a State like Kerala, a truck load of sand costs more than Rs.30,000 and a truck load of stone costs around Rs. 8000. In Kerala it is impossible to complete the construction with a meagre amount of Rs. 2 lakh. Further, the grant amount is given in four instalments depending upon the progress of construction. This has forced beneficiaries to give away the construction halfway. Many others, who completed the construction by arranging money from local moneylenders or banks, are facing eviction from their homes due to non-repayment of loan. In some cases, since the amount is insufficient, many poor people are reluctant to take the grant. I urge upon the Government to take urgent measures to fix the grant amount according to the regional cost of its building and conduct a thorough enquiry into flouting of norms under IAY.