

Agenda Notes for Meeting of IAY coordinating officers on 11th December 2015

(Assam, Bihar, Chhattisgarh, Jammu & Kashmir, Jharkhand, Uttar Pradesh, West Bengal and Union Territories)

1. Review of the progress of electronic payment for 2015-16

- There have been delays in verification of beneficiary bank accounts and processing of FTOs for payment is being followed up with PFMS and banks, by the Ministry. States may also keep in touch with the Debit banks.
- States to direct districts to monitor FTOs generated on a regular basis to ensure that all FTOs are signed without delays. FTOs for payment of 1st instalments have to be generated by 31st December 2015.
- Cases of payments credited to beneficiary but reported as pending in AwaasSoft and vice versa may kindly be reported immediately, to be taken up with PFMS and Banks.
- Progress of States in using the PFMS for fund disbursement is shown in **Annexure 1**.

2. Issues regarding software and connectivity

- The reporting and data entry servers have been separated to balance the load
- The server capacity of AwaasSoft has been expanded
- The mobile application has been launched and is available on the google play store. Field officers may be directed to use the app. It can be used to inspect houses sanctioned and completed. A demonstration of the mobile application will be arranged.

3. Re-working of targets subsequent to change of sharing pattern

- The sharing pattern has been finalised at 60:40 (90:10 in 8 North Eastern States and 3 Himalayan States). The targets have been revised accordingly and communicated vide Ministry's letter No. G-20011/01/2015-RH(AC) dated 16th Nov. 2015.
- The district wise category wise target may be communicated to this Ministry immediately alongwith any surrender of targets/changes in category wise targets. The target for districts and blocks may be entered on AwaasSoft. Targets entered in the MIS would be deemed final.

- In cases where any State/UT has sanctioned a higher number of houses in line with the earlier communicated targets will be adjusted against future targets.

4. Progress of utilisation of outstanding balance funds and transferring them to central account

- The state wise unspent balance as on 08.12.2015 is place in **Annexure 2**.
- States are requested to review the funds lying in the block and district level accounts. The payment of instalments to beneficiaries sanctioned houses in 2013-14 and 2014-15 may be expedited to clear the unused funds lying with the districts. These may be accounted for and the balance transferred to the state central debit account.
- The entry of ‘opening balance’ and ‘miscellaneous receipt’ for 2015-16 in AwaasSoft may be reviewed and verified with the ground reality. Blocks/Districts may observe caution while entering these amounts.

5. Reporting of completion

- The reporting of completions of houses sanctioned in 2013-14 and 2014-15 is found to be lacking in the MIS leading to reflection of a large number of houses as incomplete in the MIS.
- Reporting of the completed houses may be expedited and the mobile app may be used to expedite such inspections. The same may be monitored on a weekly basis at the State level.

6. Moving administrative expenses and pending liability to PFMS

- Administrative funds have been released directly to the districts in 2013-14 and through the State in 2014-15. The utilisation of these funds is not being reported on AwaasSoft.
- State is requested to review the expenditure of these funds and its reporting.
- The reporting of Administrative funds would also be routed through PFMS from 01.04.2016.

6. Training of masons

- As a step towards improving the quality or construction of IAY houses, a strategic approach to training of semi-skilled masons is being pursued.
- Workshops have been conducted for facilitating the development of micro-plans by the states for training of masons in Hyderabad (with the states of Maharashtra, Uttar Pradesh, Chhattisgarh, Jharkhand, Rajasthan and Madhya Pradesh) and with Assam in Guwahati.
- Micro-plans have been received from Maharashtra, Jharkhand. Rest are awaited.
- States have been requested to develop pilot projects for training of masons in their states to test their respective strategies.

7. Pending Audit Paras

- States are requested to submit the final replies to Paras where interim replies were submitted especially those in respect of paras in chapters 3 and 4 of the report.
- Reply from Jharkhand is awaited.

8. Accessing institutional finance for rural housing

Discussion with representatives from National Housing Bank on facilitating beneficiaries to mobilise additional resources from banks. This is in reference with the D.O of even No.1/JS(SA)/Misc./2015 dated 30th November 2015.

9. Use of innovative technology material for rural housing

With the high cost and energy foot print of conventional materials there is a clear need to take up re-engineered traditional as well as innovative technologies in Rural Housing. There is a need to incentivise home owners to take up these technologies as well as expanding the supply of innovative materials in local markets by way of local enterprises. A concept note has been placed at **Annexure 3**. States are requested to furnish their suggestions/comments on the same.

10. Other issues

- Large numbers of houses continue to be sanctioned in the name of men, when the guideline clearly mentions for sanction in the joint name of husband and wife or in the

name of women. States may direct implementing officers to ensure that the guideline is adhered to.

- States may kindly report social audits and IEC activities taken up and the expenditure incurred on this account in AwaasSoft. The modules are available in block and district login.

Annexure I

Progress of States in using PFMS & FTO generation (as on 08.12.2015)

State	Fulfilment of pre-requisites	Target 2015-16	Sanction	Accounts frozen	FTO for 1 st inst.
Assam	Complete	123193	3778	88517	23885
Bihar	DSC yet to be enrolled – 14 & 19 for 1 st and 2 nd signatories	236271	43968	203114	36641
Chhattisgarh	Complete	36158	37279	43481	32462
Jammu & Kashmir	DSC yet to be registered and enrolled Central Debit Account yet to be registered	7579	NR	203	-
Jharkhand	DSC yet to be enrolled – 72 & 71 for 1 st and 2 nd signatories	41901	10377	2089	-
Kerala	DSC yet to be enrolled – 1 2 nd signatory	49792	44958	44613	51089
Madhya Pradesh	DSC yet to be enrolled – 33 & 47 for 1 st and 2 nd signatories	97109	38239	74420	23372
Maharashtra	DSC yet to be enrolled – 43 & 47 for 1 st and 2 nd signatories	158763	21199	56841	3844
Odisha	Complete	135403	162243	165012	198390
Rajasthan	DSC yet to be enrolled – 3 & 4 for 1 st and 2 nd signatories	85162	63780	88563	45648
Uttar Pradesh	DSC yet to be enrolled – 40 & 48 for 1 st and 2 nd signatories	358551	134406	220083	79289
West Bengal	DSC yet to be enrolled – 5 2 nd signatories	364877	363378	445347	410178

Andaman & Nicobar	Yet to come on board Pre-requisites yet to be fulfilled	609	-		
Dadra & Nagar Haveli		157	-		
Daman & Diu		43	-		
Lakshadweep		16	-		
Puducherry		549	-		

Annexure 2

Funds position of State as on 08.12.2015

Rs. in lakh

State	Opening Balance	Central release	State release	Misc receipts	Total Available Funds	Utilisation	Unspent balance (in crore)
ASSAM	53704.43	87865.75	2196.43	27093.91	170860.52	22377.24	1484.83
BIHAR	81530.32	39682.28	0.00	3274.02	124486.62	10842.09	1136.45
CHHATTISGARH	12193.08	8686.10	15186.35	0.00	36065.54	15132.73	209.33
JAMMU AND KASHMIR	4824.41	3405.10	18.24	1.72	8249.46	29.50	82.20
JHARKHAND	22660.38	24910.39	0.00	351.04	47921.81	5255.18	426.67
KARNATAKA	0.00	42915.42	0.00	0.00	42915.42	37123.21	57.92
KERALA	4631.15	24070.30	0.00	1573.16	30274.61	11894.20	183.80
MADHYA PRADESH	5808.52	56833.02	0.00	0.00	62641.54	8280.38	543.61
MAHARASHTRA	17671.42	34673.93	0.00	0.00	52345.36	4911.86	474.33
ODISHA	76821.46	74022.90	29572.03	0.00	180416.40	91017.29	893.99
RAJASTHAN	42000.58	26834.60	0.00	584.97	69420.15	26023.64	433.97
UTTAR PRADESH	6536.73	144715.38	0.00	22.40	151274.51	11365.65	1399.09
WEST BENGAL	80618.39	90909.03	82312.21	1804.75	255644.38	188957.24	666.87

UT have not reported any financial progress
Central release as on 30.11.2015.

Incentivising the use of alternate technologies in Rural Housing

Background

Indira Awaas Yojana has been a critical instrument in facilitating access to lasting shelter solutions by the poor in rural India. Since the inception of the scheme, the government has promoted the use of low energy and environment friendly materials so that the environmental impact of construction through IAY can be minimized. Towards this end, the Ministry has, in partnership with UNDP and IIT Delhi also commissioned state specific studies to develop an inventory of building designs and construction materials / technologies with a lower energy footprint that can be effectively used for IAY construction.

In order to further promote low energy materials and technologies as alternatives to contemporary / conventional materials such as baked bricks and RCC, it is desired that a framework for cash incentives be developed so that low energy non-conventional materials may be willfully chosen by IAY beneficiaries. In this way low carbon construction will be promoted and may in turn, trigger a positive cycle of demand and supply favouring low energy non-conventional alternatives in construction.

Choice of Materials and Technologies

IAY guidelines require the states to “proactively identify appropriate building technologies focusing on the use of local materials...” (section 6.1, pp 24) and enlist the following as “good construction practices in housing”:

- a) Half-brick wall
- b) Rat-trap Bond
- c) Jali Wall
- d) Filler Slabs
- e) Arches
- f) Frameless Doors and Windows
- g) Bamboo Construction
- h) Mud Construction
- i) Built-in Furniture

Further, Directive no. 1011/5/2006-NREGA (part II) under Section 27 on the use of appropriate technologies in construction of buildings under MGNREGA and IAY notes in para 3, :

“c) Suitable building material shall be selected for each building (indicative list below) and produced at the site of construction (using the MGNREGA workers) such that the labour component in the building shall reach at least 40% of the total cost of the building in addition to the local conventional materials:

- i. Mud blocks
- ii. Stone and renewable wood (e.g. casuarina)
- iii. Compressed and stabilised earth blocks (after due treatment and curing)
- iv. Bamboo material
- v. Fal-G bricks using the fly ash
- vi. Filler blocks
- vii. Micro concrete roofing
- viii. Funicular roofing, etc.”

In addition, from the list of environment friendly materials identified by Building materials and technology Promotion council (BMTPC) the following are relevant for rural India :

- i. Precast stone faced blocks,
- ii. solid / hollow concrete blocks
- iii. red mud / bamboo corrugated sheets
- iv. Ferro-cement channels
- v. RCC planks and joists
- vi. Concrete pavers
- vii. Gypsum fibre boards,
- viii. rice husk boards,
- ix. bamboo mat boards,
- x. jute/coir composite boards
- xi. Precast RCC / Ferro-cement door and window frames
- xii. Rubber wood/ poplar wood/ jute composite frames
- xiii. Red mud/ jute polymer / fly ash polymer composite door window shutters
- xiv. Ferro cement / MDF/ Cement fibre board/ steel/ rubber or poplar wood door and window shutters

Those beneficiaries of IAY, who may either themselves be engaged in production of these materials for use in their own houses, or, purchase such materials and use them in house construction or deploy a suitable mason to construct their IAY house using these technologies, shall be incentivized with an additional grant of Rs 15000 subject to the following conditions :

1. For the purpose of IAY beneficiaries, a comprehensive list of alternative technologies to be considered is presented below:

Foundation	Arch Foundation	
	Bamboo Pile Foundation	
	<i>Suitable options may be added as per the state specific typology study commissioned by MoRD</i>	
Walling	Half-brick wall	
	Rat-trap Bond	
	Jali Wall	
	Bamboo Construction	
	Rubble Masonry	
	Engineered Earth construction (compressed stabilized earth blocks, rammed earth)	
	Upgraded Random Rubble	
	Fly ash blocks	
	Filler blocks	
	Precast stone faced blocks, solid / hollow concrete blocks	
	Gypsum fibre boards, rice husk boards, bamboo mat boards, jute/coir composite boards	
	<i>Additional options may be added as per the state specific typology study commissioned by MoRD</i>	
	Openings	Arches
Frameless Doors and Windows		
Stone and renewable wood (e.g. casuarina) lintels		
Precast RCC / Ferro - cement door and window frames		

	Rubber wood/ poplar wood/ jute composite frames
	Red mud/ jute polymer / flyash polymer composite door window shutters
	Ferro cement / MDF/ Cement fibre board/ steel/ rubber or poplar wood door and window shutters
	<i>Additional options may be added as per the state specific typology study commissioned by MoRD</i>
Roofing	Filler Slabs
	Stone slabs roofing
	Micro concrete roofing
	Funicular roofing,
	red mud / bamboo corrugated sheets
	Ferro-cement channels
	RCC planks and joists
	<i>Additional options may be added as per the state specific typology study commissioned by MoRD</i>
Flooring	Concrete pavers
	<i>Additional options may be added as per the state specific typology study commissioned by MoRD</i>

2. The beneficiary may chose a single material / technology or combine two or more non-conventional technologies. The incentive shall be provided as long as 40-50% of the house has been constructed using these technologies.¹

3. The incentive will be awarded once the house has been completed and is ready for occupation.

¹ During a construction of a 100 sq m building, typical cost break up is as follows : foundations-10%, walling-30%, Roof-25%, doors and windows -15%, Flooring- 10%, Finishes -10%. Services are additional 25-30%