for easing payment transactions for SHGs and their members and encourage government to transfer family benefits to bank accounts of SHG members.

8. Promote the use of SHG Federations and VOs as BFs and BCs by banks; also assist the Federations to become transaction aggregators.

9. Facilitate the development of a composite life health accident-livestock-insurance product for SHG members in conjunction with any similar programs of State Governments.

10. Facilitate development of pension products for SHG members in conjunction with NPS.

11. Facilitate financial literacy and credit counselling for SHG and their members.

12. Work for Consumer protection for SHGs and their members.

13. Training, capacity enhancement and immersion programs.

14. Research and advocacy -including promoting a savings and credit culture and responsible finance.

15. Develop and administer monitoring and evaluation tools to assess progress and outcomes and identify lacunae in the implementation.

16. Carrying out the above activities by NABARD internally with an external Advisory Board to give proper focus.

17. The Expert Group also recommends that NABARD may consider promoting a few more NABFINs like organization in other parts of the country or take equity stake in well- functioning organizations with a similar mandate, especially in less developed regions.

The NRLM / NABARD are already pursuing many of these activities and these would be consolidated further.

Identification of landless people for housing

†391. SHRI RAMDAS ATHAWALE : Will the Minister of RURAL DEVELOPMENT be pleased to state:

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†Original notice of the question was received in Hindi.

(a) whether Government has identified or proposes to identify the landless rural families living below poverty line for allocation of houses on priority basis;

(b) if so, the details thereof as on date;

(c) the details of the landless rural families identified so far State-wise; and

(d) the number of houses allotted to the homeless and to the people living below poverty line under various housing schemes?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUDARSHAN BHAGAT) : (a) to (c) There is no such proposal under consideration of Ministry of Rural Development at present. However, the Ministry of Rural Development is implementing Indira Awaas Yojana (IAY), a flagship scheme throughout the country except Delhi and Chandigarh under which financial assistance of ₹ 70,000/- in plain areas and ₹ 75,000/- in hilly/difficult areas, is provided to the rural BPL households for construction of a dwelling unit. The scheme is implemented on sharing basis between Centre and State in the ratio of 75:25, 90:10in case of NE States and 100% for UTs. In addition, the scheme has provision for upgradation of kuchha houses with the assistance of ₹ 15,000/- per unit.

The scheme also has a component for purchase of homestead sites for which assistance of ₹ 20,000/- per unit is provided and that is shared by Centre and State in the ratio of 50:50.

(d) The number of houses constructed under IAY for last three years are as under:

Year	Houses constructed (units in lakh)
2012-13	21.860
2013-14	15.920
2014-15*	13.060

* As reported by the States on the online MPRIMIS on 31.03.2015. Some States are yet to report progress for 2014-15.

Conflicts over land acquisition issues

392. SHRI ARVIND KUMAR SINGH:
SHRI NEERAJ SHEKHAR:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether as per the recent data, released by the Society for Promotion of