

Government of India
Ministry of Drinking Water and Sanitation

LOK SABHA
UNSTARRED QUESTION NO.4681
TO BE ANSWERED ON 15-12-2016

Loan for Construction of Toilets

4681. SHRI PINAKI MISRA:

Will the Minister of **DRINKING WATER AND SANITATION** be pleased to state:

- (a) whether the Government provides loan to the people for construction of toilets in their houses;
- (b) if so, the maximum amount of loan that is being provided indicating the terms and conditions for availing the loan;
- (c) whether any deadline has been fixed for construction of the toilet after availing the loan; and
- (d) if so, the details thereof?

ANSWER

MINISTER OF STATE FOR MINISTRY OF DRINKING WATER & SANITATION
(SHRI RAMESH CHANDAPPA JIGAJINAGI)

(a) and (b) Under Swachh Bharat Mission (Gramin) {SBM(G)}, there is a provision for providing an incentive of Rs.12,000 for the construction of individual household latrine (IHHL) to all Below Poverty Line (BPL) households and to identified Above Poverty Line (APL) households (all SCs /STs, small and marginal farmers, landless labourers with homestead, physically handicapped and women-headed households). Under SBM (G), there is also a provision of revolving funds. This revolving fund can be accessed by APL households not covered for incentives under the guidelines. The revolving fund can be given to Societies, Self-Help Groups or other groups as decided by the States, whose credit worthiness is established, for providing cheap finance to their members for the construction of toilets. Loan from this fund is to be recovered in 12-18 installments. States have the flexibility to decide the other terms and conditions for sanction of the revolving fund. Besides this, the States and districts may also facilitate provision of loans to households through banks. Self-Help Groups (SHGs) may also contribute to fund provision for toilet construction.

(c) and (d) The overall goal of Swachh Bharat Mission (Gramin) is to ensure that every household has access to toilet by 2nd October, 2019. Within this overall goal, the States make Annual Implementation Plan regarding outcomes to be achieved in a particular year. These outcomes include number of toilets to be constructed, through various funding sources, including loans, and achievement of open defecation free villages.