



drishti

Pradhan Mantri Awas Yojana (Grameen) Behind Target

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The Pradhan Mantri Awas Yojana (Grameen) scheme to provide housing for the rural poor has achieved only 66% of its target to complete one crore houses by 2019.

According to data provided, some of the most laggard States as of July 2018 were Maharashtra, which had provided land for only 890 of 1.39 lakh landless beneficiaries and Assam, which had provided land for 574 of 48,283 landless beneficiaries.

Pradhan Mantri Awas Yojana – Gramin (Ministry of Rural Development)

- Objective: To help rural people below the poverty line (BPL) in construction of dwelling units and upgradation of existing unserviceable kutchha houses by providing assistance in the form of a full grant.
- Beneficiaries: Beneficiaries are people belonging to SCs/STs, freed bonded labourers and non-SC/ST categories, widows or next-of-kin of defence personnel killed in action, ex servicemen and retired members of the paramilitary forces, Disabled persons and Minorities.
- Selection of Beneficiaries: Beneficiaries are chosen according to data taken from the Socio-Economic Caste Census (SECC) of 2011.
- Timeline: The project will be implemented in a span of three years and expected to boost job creation in rural areas.

Pradhan Mantri Awas Yojana – Urban (Ministry of Urban Affairs)

- The Mission is being implemented during 2015- 2022 and will provide central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs.
- All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.

- It has the following provisions:
 - In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
 - Credit Linked Subsidy
 - Affordable Housing in Partnership
 - Subsidy for Beneficiary-led individual house construction/enhancement
- In the spirit of cooperative federalism, the mission provides flexibility to the States for choosing the best options amongst the above four verticals to meet the demand of housing in their states.
- Process of project formulation and approval in accordance with the mission Guidelines has been left to the States so that projects can be formulated, approved and implemented faster.