



Pradhan Mantri Awas Yojana

For Prelims: Pradhan Mantri Awas Yojana-Gramin, Pradhan Mantri Awas Yojana-Urban

For Mains: Welfare Schemes, Government Policies and Interventions

Why in News?

The Pradhan Mantri Awas Yojana-Gramin (PMAY-G) has a completion rate of 67.72%, whereas the Pradhan Mantri Awas Yojana-Urban (PMAY-U) scheme that started a year ahead is **lagging behind with a 50% completion rate.**

What are the Reasons for Delay in Both the Schemes?

- **Pandemic:**
 - The government officials **blame the [Covid-19 Pandemic](#) for the slowdown** in the PMAY-U.
 - The completion rate for houses sanctioned **before the Covid-19 pandemic stood around 80%.**
- **Poor Implementation by the states:**
 - Six States account for 70% of the target units — West Bengal, Madhya Pradesh, Bihar, Odisha, Uttar Pradesh and Chhattisgarh.
 - Out of them **only two States — Uttar Pradesh and West Bengal — have a completion rate above the national average.**
 - Bihar has **one of the lowest completion rates.**
- **Lack of clear titles and Documents:**
 - In urban areas, issues such as **a lack of clear titles and other land documents tend to crop up.** This further **slowed down the pace.**
 - The **same is true for rural areas** as well.
- **Centre's withholding funds in two States:**
 - In West Bengal, there was **an allegation that the current state govt was repackaging the scheme** as the Bangla Awas Yojana.
 - Funds for **Chhattisgarh were withheld because the State failed to provide its share** of contribution for the scheme.
 - The Centre pays **60% and the States have to bear 40% of the cost.**

What is PMAY-G Scheme?

- **Launch:** To achieve the objective of **“Housing for All” by 2022**, the erstwhile rural housing scheme Indira Awaas Yojana (IAY) was restructured to **Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) w.e.f 1st April, 2016.**
- **Ministry Involved:** Ministry of Rural development.
- **Aim:** To provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses by the end of March 2022.
 - To help **rural people Below the Poverty Line (BPL) in construction of dwelling**

units and upgradation of existing unserviceable kutcha houses by providing assistance in the form of a full grant.

- **Beneficiaries:** 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:** Through a three stage validation - Socio Economic Caste Census 2011, Gram Sabha, and geo-tagging.
- **Cost Sharing:** The cost of unit assistance is shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North Eastern and hilly states.
- **Achievements:**
 - It was initiated with **a target of completing 2.7 crore houses.**
 - So far, according to the database maintained by the Union Rural Development Ministry, 1.8 crore houses have been constructed.
 - This is 67.72% of the target.

What is PMAY-U Scheme?

- **Launch:**
 - 25th June 2015, intends to provide housing for all in urban areas by year 2022.
- **Implemented by:**
 - Ministry of Housing and Urban Affairs
- **Features:**
 - Addresses **Urban housing shortage among the Urban Poor including the Slum Dwellers** by ensuring a pucca house to eligible urban poor.
 - The Mission **covers the entire urban area consisting of Statutory Towns**, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations.
 - All houses under PMAY(U) have basic amenities like toilet, water supply, electricity and kitchen.
 - The Mission promotes women empowerment by providing the ownership of houses in the name of female members or in joint name.
 - Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society.
- **Achievements:**
 - It was initiated with a target of constructing 1.2 crore homes.
 - According to the latest numbers from the Union Urban Development Ministry, only 60 lakh units have been completed to date.

[Source: TH](#)

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