



# Pradhan Mantri Awaas Yojana-Gramin

## Why in News

Due to adverse impact of [Covid-19](#), **only 5.4% of the sanctioned houses under** the central government's flagship rural housing scheme, **Pradhan Mantri Awaas Yojana-Gramin**, have **reached completion for the year 2020-2021**.

## Key Points

- **About the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G):**
  - **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 1<sup>st</sup> 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**.
  - **Features:**
    - The minimum size of the house has been increased to 25 sq.mt (from 20sq.mt) with a hygienic cooking space.
    - The unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh in plain and from Rs. 75,000 to Rs. 1.30 lakh in hilly states.
    - The assistance for construction of toilets shall be leveraged through convergence with [Swachh Bharat Mission-Gramin \(SBM-G\)](#), [MGNREGS](#) or any other dedicated source of funding.
    - Convergence for **piped drinking water, electricity connection, LPG gas connection etc.** different Government programmers are also to be attempted.
- **Performance of the Scheme:**
  - **Only 55% of the construction** target has been completed.
    - Of the **2.28 crore houses to be built** for the rural poor, less than **1.27 crore had been built** by January 2021.
  - **Money** has been sanctioned to **almost 85% of beneficiaries**.

- This scheme has helped in **employment generation**. Many states provided employment to their migrant labourers during lock down.

### **Pradhan Mantri Awas Yojana - Urban**

- **Launch:** 25<sup>th</sup> 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.
- **Divided into Four Verticals:**
  - In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation.
  - Credit Linked Subsidy.
  - Affordable Housing in Partnership.
  - Beneficiary-led individual house construction/enhancement.

**[Source: TH](#)**

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