

# **PMAY-G** in Chhattisgarh

### Why in News?

Union Agriculture and Rural Development Minister Shri Shivraj Singh Chouhan is going to review the implementation of <a href="Pradhan Mantri Awas Yojana-Gramin (PMAY-G">Pradhan Mantri Awas Yojana-Gramin (PMAY-G)</a> and <a href="PM Janman Yojana">PM Janman Yojana</a> by the Chhattisgarh government in Raipur.

## **Key Points**

- About the Programme:
  - The Minister will be the Chief Guest at the "Mor Awas Mor Adhikar" event at Ambikapur.
  - He distributed house keys under <u>PMAY-G</u> and <u>PM Janman Yojana</u> and led the grih pravesh ceremony for 51,000 new PMAY beneficiaries.
  - He also felicitated <u>Self-Help Group (SHG)</u> members and <u>'Lakhpati Didis'</u> who have shown outstanding achievement in rural empowerment.
- Pradhan Mantri Awas Yojana-Gramin (PMAY-G):
  - About: Launched in 2016, the PMAY-G aims to provide housing for the poorest segments of society.
    - The selection of beneficiaries involves a thorough three-stage validation process, including the <u>Socio-Economic Caste Census 2011</u>, <u>Gram Sabha</u> approvals, and <u>geo-tagging</u>, ensuring that aid reaches the most deserving individuals.
  - Under PMAY-G Beneficiaries Receive:
    - **Financial Assistance:** Rs 1.20 lakh in plain areas and Rs 1.30 lakh in hilly states, including northeastern states and union territories.
    - Additional Support for Toilets: Rs 12,000 for constructing toilets through convergence with schemes like <a href="Swachh Bharat Mission Gramin (SBM-G)">Swachh Bharat Mission Gramin (SBM-G)</a> or <a href="Mahatma Gandhi National Rural Employment Guarantee Scheme">Mahatma Gandhi National Rural Employment Guarantee Scheme</a> (MGNREGS) or any other dedicated source of funding.
    - Employment Support: Mandatory provision of 90/95 person-days of unskilled wage employment for beneficiaries through <u>Mahatma Gandhi National Rural</u> <u>Employment Guarantee Act (MGNREGA)</u> for house construction.
    - Basic Amenities: Access to water, <u>Liquefied petroleum gas (LPG)</u>, and electricity connections through convergence with relevant schemes.

# **State PCS Course**



**60** English Medium

**UPPCS** 

**RAS** 

**MPPSC** 

UKPCS

**BPSC** 

**JKPSC** 

**KPSC** 

HCS

**©8750187501** 

#### ■ PM-JANMAN Scheme:

- PM JANMAN is a government scheme that aims to **bring tribal communities into the**
- The scheme (comprising Central Sector and Centrally Sponsored Schemes) will be implemented by the Ministry of Tribal Affairs, in collaboration with the State governments and the PVTG communities.
- The scheme will concentrate on 11 critical interventions overseen by 9 line
   Ministries, ensuring the implementation of existing schemes in villages inhabited by
   PVTGs.
  - It encompasses various sectors, including safe housing under the <u>PM-AWAS</u>
     <u>Scheme</u>, access to clean drinking water, improved healthcare, education,
     nutrition, road and telecommunications connectivity, as well as opportunities for
     sustainable livelihoods.
- The plan also includes the establishment of <u>Van Dhan Vikas Kendras</u> for trading in forest produce, off-grid solar power systems for 1 lakh households, and solar street lights.

## **Self Help Groups (SHGs)**

- About: A Self Help Group is a self-governed, peer-controlled information group of people with similar socio-economic backgrounds and a desire to collectively perform a common purpose.
  - An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status.
- Origins of Self-Help Groups in India:
  - Early Efforts (Pre-1970s): There we're scattered instances of informal SHGs, particularly among women, for collective action and mutual support.
  - SEWA (1972): The <u>Self-Employed Women's Association (SEWA)</u>, established by Ela Bhatt, is often considered a defining moment.
    - It organised poor and self-employed women workers, providing a platform for income generation and advocacy.
  - MYRADA and Pilot Programs (Mid-1980s): In the mid-1980s, Mysore Resettlement and Area Development Agencies (MYRADA) pioneered SHGs as a microfinance strategy to provide credit to the poor, especially women in rural areas.
  - NABARD and SHG-Bank Linkage (1992): The <u>National Bank for Agriculture and</u> <u>Rural Development (NABARD)</u> launched the <u>SHG-Bank Linkage Programme</u> in 1992.
    - This initiative connected SHGs with **formal banking institutions**, enabling access to credit and financial services for various groups.
  - Government Recognition (1990s-Present): Since the 1990s, the Government has
    actively supported SHGs through various schemes like Swarn Jayanti Gram Swarozgar
    Yojana (SGSY) and the National Rural Livelihoods Mission (NRLM).
    - These initiatives have significantly expanded the reach and impact of the SHG movement in India.

PDF Refernece URL: https://www.drishtiias.com/printpdf/pmay-g-in-chhattisgarh

