



# Pradhan Mantri Awas Yojana Rural

## Why in News?

Recently, the **Chief Minister of Bihar** transferred **assistance amount of Rs 1,200 crore** as the **first installment** for three lakh families under [Pradhan Mantri Awas Yojana-Gramin](#) .

## Key Points

- The beneficiaries **will be given another 80 thousand rupees** in the form of second and third installments in the next hundred days.
- Apart from this, **Rs 22,050 will be provided as unskilled labour for 90 days** through [MNREGA](#) and Rs 12,000 will be provided for toilet construction under **Lohia Swachh Bihar Abhiyan** .

## Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

- **Launch:** To achieve the objective of **“Housing for All” by the year 2022** , the erstwhile rural housing scheme [Indira Awas Yojana \(IAY\)](#) was restructured into **Pradhan Mantri Awas Yojana-Gramin (PMAY-G)** as a Centrally Sponsored Scheme from 1 April 2016 .
- **Ministry Involved:** Ministry of Rural Development.
- **Status:** States/UTs have **sanctioned 2.85 crore houses to the beneficiaries and 2.22 crore houses** have been completed till March 2023.
- **Objective:** To provide pucca houses with basic amenities to all the rural families who are homeless or living in kutcha or dilapidated houses by the end of March 2022.
  - To provide assistance to rural people living [below the poverty line \(BPL\)](#) in the form of **full grants for construction of housing units and upgradation of existing unusable kutcha houses**.
- **Beneficiaries:** [Scheduled Castes / Scheduled Tribes](#) , freed bonded labourers and persons belonging to non-SC/ST categories, widows or next of kin of defence personnel killed in war, ex-servicemen and retired members of paramilitary forces, persons with disabilities and minorities .
- **Selection of Beneficiaries:** Three-step verification such as through Socio-Economic Caste Census 2011, Gram Sabha and [Geo-tagging](#).
- **Cost Sharing:** The Centre and the States share expenditure in the ratio of 60:40 in case of plain areas and 90:10 in case of North-Eastern States, two Himalayan States and the Union Territory of Jammu & Kashmir .
  - In case of other Union Territories including Union Territory of Ladakh, the Centre bears 100% of the cost.