



PMAY-G in Chhattisgarh

Why in News?

Union Agriculture and Rural Development Minister Shri Shivraj Singh Chouhan is going to review the **implementation of [Pradhan Mantri Awas Yojana-Gramin \(PMAY-G\)](#) and [PM Janman Yojana](#)** 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 [PMAY-G](#) and [PM Janman Yojana](#) and led the grih pravesha ceremony for 51,000 new PMAY beneficiaries.
 - He also felicitated [Self-Help Group \(SHG\)](#) members and '[Lakshpati Didis](#)' 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 [Socio-Economic Caste Census 2011](#), [Gram Sabha approvals](#), and [geo-tagging](#), 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 [Swachh Bharat Mission - Gramin \(SBM-G\)](#) or [Mahatma Gandhi National Rural Employment Guarantee Scheme \(MGNREGS\)](#) or any other dedicated source of funding.
 - **Employment Support:** Mandatory provision of 90/95 person-days of unskilled wage employment for beneficiaries through [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#) for house construction.
 - **Basic Amenities:** Access to water, [Liquefied petroleum gas \(LPG\)](#), and electricity connections through convergence with relevant schemes.

State PCS Course



Hindi Medium



English Medium

UPPCS

RAS

MPPSC

UKPCS

BPSC

JKPSC

KPSC

HCS

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PM-JANMAN Scheme:

- PM JANMAN is a government scheme that aims to **bring tribal communities into the mainstream**.
- 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 **PM-AWAS Scheme**, 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 **Van Dhan Vikas Kendras** 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 were **scattered instances** of informal SHGs, particularly among women, for collective action and mutual support.
 - SEWA (1972):** The **Self-Employed Women's Association (SEWA)**, 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 **National Bank for Agriculture and Rural Development (NABARD)** launched the **SHG-Bank Linkage Programme** 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.

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