

Pradhan Mantri Awaas Yojana – Gramin

PMAY-G: A Door to Dignity

Fulfilling the aspirations of houseless and poor people of Rural India





Key of the house opens doors of dignity, confidence, sure future, new identity and expanding possibilities.

- Sh. Narendra Modi, Hon'ble Prime Minister of India



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Beneficiary Name: Anil (MP1935999)

Village: Medhatal

Block: Bichhiya

District: Mandla

State: Madhya Pradesh

Introduction

“Home sweet home” has remained one of the most cherished dreams for every individual. While those who have better resources can afford to have a decent house of their own, those on the margins of society, socially and economically, could not manage the same. Crores of people have lived in huts/shacks under conditions beneath human dignity.

For almost 70 years, there has only been a marginal improvement in the situation. With the rising population, the absolute number of families living in huts/shacks has continued to grow.

In May 2014, it was the vision of Prime Minister and the unflinching commitment of this government to build and provide pucca houses to change the living conditions of poor people in both rural and urban areas, that culminated in launch of Pradhan Mantri Awaas Yojana – Gramin and Urban.

Here we document the wonderful story of genesis, evolution, features and so on of Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) and the transformation that has been brought in the lives of rural poor on a scale hitherto unseen.



Beneficiary Name: RAMESHWAR MAHTO (JH1618964)

Village: Taranari Madhubani

Block: Chandrapura

District: Bokaro

State: Jharkhand

Gaps in Erstwhile Rural Housing Scheme

Housing is universally recognized as a basic human need. Reducing rural housing shortage and improving the quality of housing especially for the poor is an important component of the poverty alleviation strategy of the Government. Indira Awaas Yojana, as an independent scheme started in January 1996, but it was riddled with design flaws, leakages, favouritism and corruption at various levels.

The performance audit conducted by Comptroller and Auditor General of India (C&AG) in respect of the scheme of Indira Awaas Yojana (IAY) in the year 2014 identified various gaps in its implementation.

Findings of Performance Audit of IAY by C&AG in 2014

1

Non-assessment of housing shortage

4

Low quality of house and lack of technical supervision

2

Lack of transparency in selection of beneficiaries

5

Lack of convergence

3

Weak mechanism for monitoring.

6

Loans not availed by beneficiaries

In short, Indira Awaas Yojana could not bridge the gap in housing shortage in the country significantly and the problem of housing shortage assessed at the beginning of XIth Five Year Plan remained almost static.

Efforts taken to complete sanctioned houses under IAY

The Indira Awaas Yojana (IAY) has been revamped into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) with effect from 1st April 2016. The Ministry has taken steps to ensure completion of pending IAY houses. The States have been provided with additional funds for completion of pending IAY houses. The status of closure of pending IAY houses is being

reviewed at both Central and State Government level. As a result of this monitoring, 43.02 lakh IAY houses have been completed since 2016-17 till FY 2020-21. The progressive reforms of the PMAY-G have also been extended to IAY houses, enabling beneficiaries to construct decent houses for themselves.



I have a dream, when India attains 75 years of Independence, the poorest of poor in the country has a pucca house of his own. Pradhan Mantri Awaas Yojana is linked with the dignity of the citizens and the focus of the Yojana is to ensure more women, Divyang sisters and brothers, SC, ST, OBC, and Minority communities get access to housing”

- Sh. Narendra Modi,
Hon'ble Prime Minister



Beneficiary Name: Shiv Mangal (CH1062457)

Village: Kanchapur

Block: Baikunthpur

District: Korea

State: Chhattisgarh

Pradhan Mantri Awaas Yojana– Gramin – The revamped Rural Housing Scheme to fulfil the dreams of rural poor

To address the gaps in the erstwhile rural housing schemes and in view of Government’s commitment of providing “Housing for All” by 2022, Indira Awaas Yojana was re-structured into Pradhan Mantri Awaas Yojana –Gramin (PMAY-G) and was launched by Prime Minister on 20th November 2016 with an objective of constructing 2.95 Crore houses by the year 2022.

PMAY-G aims to provide a pucca house with basic amenities to all houseless families and families living in kutcha and dilapidated house

in rural areas by 2022.

As per housing deprivation data of Socio – Economic Caste Census (SECC)-2011 survey, 2.95 crore beneficiaries were identified to be provided with houses by March, 2022. However, as per the recent assessment, 82 lakh households have either constructed their houses during the intervening period or found ineligible, leaving 2.13 crore eligible beneficiaries in the Permanent Wait List. As on 31.03.2021, 1.92 crore houses have been sanctioned and 1.36 crore houses has been completed.

As a result of reform measures undertaken in implementation of rural housing scheme (IAY+PMAY-G), a total of 2.10 crore rural homes have been completed with quality in a span of 7 years (2014-2021).



Key features of PMAY-G are:

- Increase in minimum unit (house) size from 20 sq.mt. to 25 sq.mt. including a dedicated area for hygienic cooking.
- Increased monetary assistance of Rs.1.20 lakh in plains and Rs.1.30 lakh in hilly states, difficult areas and Integrated Action Plan districts in tribal and backward regions.
- Construction of quality houses by the beneficiaries using local materials and trained masons.
- Beneficiary also has a wide bouquet of structurally sound, aesthetically, culturally and environmentally appropriate house designs available to choose from rather than standard cement concrete house designs.

- Awaas+ survey was also conducted to identify those otherwise eligible households who got left out in the SECC 2011 based permanent wait List of PMAY-G. Eligible households from this survey will be included in the PWL with a ceiling of 2.95 crore houses targeted under PMAY-G.



Beneficiary Name: SANJITA
BASUMATARY(AS1403057)

Village: RATANPUR

Block: SISUPANI

District: GOMARIGURI

State: Assam

From “House” to “Home”

Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste etc.

- A toilet has been made an integral part of the PMAY-G house. The house shall be treated as complete only after the toilet has been constructed. Support (Rs.12,000/-) for toilets is available Swachh Bharat Mission - Gramin (SBM-G), MGNREGA among others.
- Provision of 90/95 person days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance. This amounts to about Rs 18,000/-.

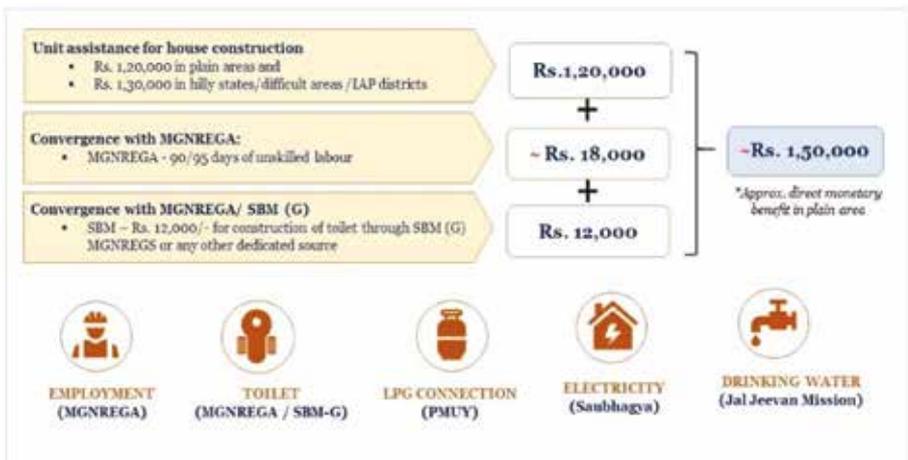
- The house is electrified through Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY)/ Saubhagya scheme of Ministry of Power.
- Free LPG connection is provided through Pradhan Mantri Ujjwala Yojana (PMUY) of Ministry of Petroleum & Natural Gas.
- Efforts are also being made for providing piped water supply under Jal Jeewan Mission.

Convergence with other schemes



The home of Smt. Bhanwar Kanwar with Solar lights,
LPG connection & toilet

ADD ONS TO PMAY-G



Robust Approach of Identification of Beneficiaries

One of the most important features of PMAY-G is the robust and transparent selection of beneficiaries

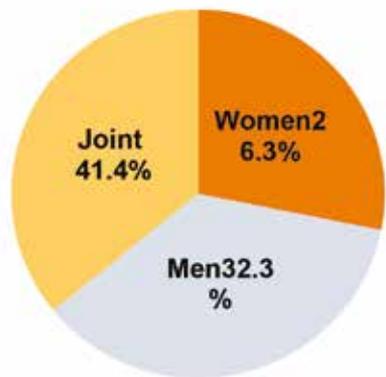
- The beneficiaries under PMAY-G are selected on the basis of housing deprivation parameters in the SECC 2011 data and the list of beneficiaries is validated by the Gram Sabha. This is done to ensure that the assistance is provided to the genuine and needy people.
- Houseless households living in 0, 1 and 2 kutcha wall and kutcha roof are prioritized under PMAY-G

Beneficiary Awareness and Grievance Redressal

- The Gram Panchayat-wise Permanent Wait List is painted on the walls of Public buildings and Panchayat offices. It ensures that eligible households are aware of their eligibility and can bear the wait for their turn.
- To address grievances, if any, in beneficiary selection, an appellate process has also been put in place.

Empowerment of Women

- Allotment of house is made jointly in the name of husband and wife except in case of widow, unmarried and separate person. As on 31st March, 2021, 68% of the houses have been sanctioned either solely or jointly in the name of rural women.



Focus on Quality Construction

- In order to ensure good quality of house construction, training and certification programs have been launched pan-India to train rural masons to construct good houses using locally available material.
- As on 8th April 2021, 1.18 lakh rural masons have been trained and certified to exacting skill standards (NSQF) to provide quality masons for construction of the houses.



Brick Masonry



Leveling of Shuttering



Placing of reinforcement steel



Assessment

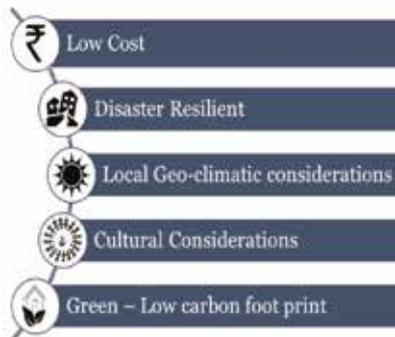
- A bouquet of house design typologies inclusive of disaster resilient features and suitable to local geo-climatic conditions are made available for the beneficiaries to choose the most appropriate design for their house.



Typology for Zone 'B', Assam



House constructed (typology -Zone 'B', Assam)



- A compendium of region-specific house designs with the name 'Pahal' which includes 108 house designs for 62 housing zones in 15 States has been published by the Ministry.



House with alternative construction technologies under PMAY-G in the State of Tripura



House with local construction technologies under PMAY-G in the State of Sikkim

Evidence based Monitoring

- Geo-tagging and time stamped photographs of different stages of house construction are linked with the release of subsequent installments of financial assistance.
- The captured photographs are further being used for reviewing the construction quality/ completion of the houses under PMAY-G.

Support to Beneficiaries

- Sensitization of beneficiaries about the scheme
- Provision of bouquet of house design typologies
- Provision of list of the trained masons with contact details
- Visit to demonstration houses
- Contact details of the material suppliers in the vicinity who deal with specific requirements of the house design type
- Support to old and differently abled beneficiaries in construction of house

Overnight stay in PMAY-G Houses of Assam

The houses of beneficiaries were not just visited by officials but they spent a night over there



On 11th August 2018 more than 8000 representatives of Assam P&RD Department had meal and stayed in completed PMAY-G houses



This included Hon'ble Ministers, Hon'ble MPs, Hon'ble MLAs, officers and officials, including the grass-root level officials of the department



The houses were selected randomly by computer program. People were motivated to complete the incomplete houses

Due to the basic amenities associated with the house and active participation of the beneficiary in construction of his Pucca house, there is a sense of belongingness with the place - an emotive attachment with it, turning a House into Home.

Salient Features of PMAY-G

Construction of 2.95 crore houses in rural areas by the year 2022

Use of SECC-2011 house deprivation data for identification of beneficiaries

Unit assistance Rs. 1,20,000 in plain areas and Rs. 1,30,000 in hilly states / difficult areas / IAP districts

Minimum size of the unit is 25 sq. m. including a dedicated area for hygienic cooking

Direct Benefit Transfer to the bank accounts of beneficiaries

Convergence with other programmes for basic amenities - Centre and State

Monitoring progress of construction through geo-referenced photographs using AwaasApp

Development of house design typologies

Rural Mason Training for quality construction

Focus on improvement of the quality of house construction and timely completion

Evidence Based Monitoring and Assessment of Impact

The scheme is monitored through an end-to end e-Governance model – using MIS AwaasSoft and AwaasApp, a mobile application.

AwaasSoft – Transaction based MIS of the Scheme

- All critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance are carried out on MIS-AwaasSoft
- The payment to the beneficiaries is routed through Direct Benefit Transfer (DBT) into the accounts of the beneficiaries.

AwaasApp – A mobile application



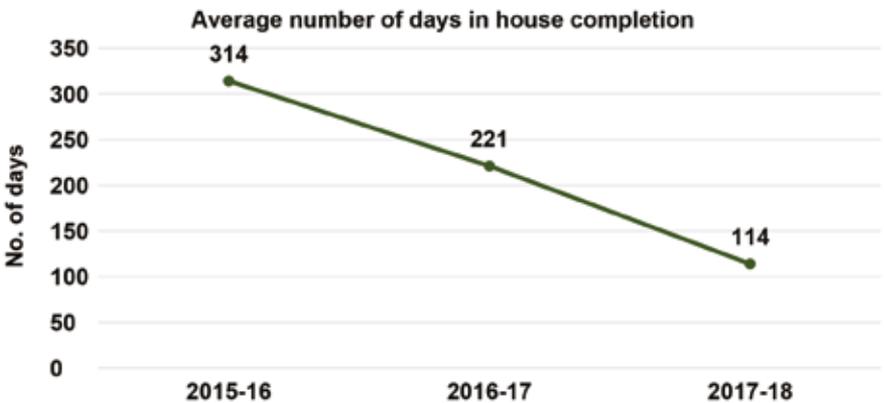
Multi-level Monitoring

- Social Audit through Community participation
- DISHA Committee meetings headed by Members of Parliament

- National Level Monitors
- Central and State Government officials

Impact Assessment

- The evaluation study of Governance reform under PMAY-G conducted by National Institute of Public Finance and Policy (NIPFP) during 2018-19 provides that average number of days taken for completion of a house has come down from 314 days in FY 2015-16 to 114 days in FY 2017-18.



Source: NIPFP study

- The Evaluation Study Report (2020) of NITI Aayog provides that reforms introduced under PMAY-G have brought improvements in identification of beneficiaries, use of IT resources and funding pattern resulted in better performance in completion of houses and in monitoring mechanisms. The study also highlights improvement in the standard of living of PMAYG beneficiaries.



Beneficiary Name: Subil

Village: Moya

Block: Biora

District: Rajgarh

State: Madhya Pradesh

Going an extra mile during COVID-19 crisis

While inaugurating 1.75 lakh newly constructed houses in the State of Madhya Pradesh under PMAY-G, Prime Minister Shri Narendra Modi in September 2020 said that **the time for completion of houses under PMAY-G has been cut from 125 days to a mere 45-60 days during the pandemic, which is a classic example of converting the coronavirus crisis into an opportunity.**

Garib Kalyan Rozgar Abhiyan

- Under Garib Kalyan Rozgar Abhiyan (GKRA) launched during the pandemic, a number of projects have been completed across various states, generating employment opportunities in large scale. As per GKRA portal, a total expenditure of Rs. 5618.19 Crore has been incurred under PMAY-G.



Narendra Modi ✓
@narendramodi



Replying to @narendramodi

2022 तक देश के हर परिवार को घर देने के लक्ष्य की दिशा में यह एक और महत्वपूर्ण कदम है। प्रधानमंत्री आवास योजना - ग्रामीण के तहत तैयार किए गए ये घर इस बात का सबूत हैं कि कोरोना महामारी भी विकास कार्यों में बाधक नहीं बन सकी है।

[#PMGrainGrihaPravesh](#)

9:06 PM · Sep 11, 2020 · [Twitter for iPhone](#)

Success Stories

1: Sashi Barik constructed her house during COVID-19 pandemic period

Due to COVID-19, when the nation was under absolute lock down, Sashi Barik decided to construct her house, which was sanctioned under PMAY-G. The authorities put all the efforts to gather construction materials and manpower keeping the unexpected lockdown in mind. As a result, Sashi could complete the houses in all aspects within one month of receiving the first instalment.



Before



After

Beneficiary: Sashi Barik (OR4160180), Balangir district, Odisha

“Now we are happily living in a cement concrete house. Thanks to Government for supporting the poor families like us to build a pucca house. Now I am the proud owner of this house,” says 80-year widow Sashi Barik, who was living in a dilapidated house in Tebhadunguri village of Hirapur Gram Panchyat under Loisingha Block in Balangir district.

Her son is a daily wage labourer. With his little earning, they are able to get two meals a day for the 5-member family. A pucca house was always a distant dream for them. But Government has supported them with financial assistance of Rs 130,000/- under rural housing scheme to build a pucca house. For early completion of house, Sashi will receive an incentive amount of Rs 20,000/- from the Government.

2: A story from Naxal affected area of Chhattisgarh

जिला - बस्तर

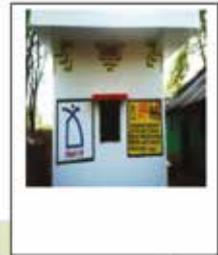
नक्सल प्रभावित क्षेत्र में पक्के आवास से बदली जिंदगी

सबका साथ-सबका विकास, छत्तीसगढ़ शासन का जनता से किया यह वादा बुधराम कश्यप निवासी ग्राम पंचायत तोतर, जिला बस्तर के लिए जीवंत हो उठा। ग्राम पंचायत तोतर, बस्तर जिले के दुर्गम क्षेत्र में बसा हुआ है, लाल आतंक के साए में घुटी-घुटी सी जिंदगी जीने वाले बुधराम कश्यप के कानों में जब भी छत्तीसगढ़ शासन के नारे सबका साथ-सबका विकास की गुंज पड़ती वह सोचता विकास की यह बातें उसके और उसके जैसे आदिवासियों के लिए नहीं हैं, उसे लगता ऐसे धुर नक्सली क्षेत्र का कभी विकास नहीं हो सकता, हमारी जिंदगी तो बस यूँ ही अभावों के साथ अपने अंत तक पहुँच जाएगी। पर जनता के विकास का शासन का यह वादा पक्का था, रोजी-मजदूरी करके अपना परिवार चलाने वाले बुधराम कश्यप को प्रधानमंत्री आवास योजना से मकान की स्वीकृति मिली, बुधराम की आंखों के सामने ही उसके अनदेखे सपने ने आकार लेना शुरू किया, बुधराम के घर में मनरेगा योजना से शौचालय का भी निर्माण किया गया। इस परिवार को उज्ज्वला योजना से गैस चूल्हा भी प्रदान किया गया और देखते ही देखते बुधराम कश्यप और उनके परिवार की तस्वीर बदलने लगी, अब यह परिवार पक्के मकान में सुख-चैन से रहता है, घर में बने शौचालय ने जैसे इस परिवार की शान बढ़ा दी है। अब जब बुधराम

कश्यप को चाय पीनी होती है तो पत्नी को आवाज देते ही कुछ ही पलों में चाय का प्याला उनके हाथ में होता है, आखिर धर्मपत्नी को चूल्हे की आग ताजा करने में वक्त जो नहीं लगता, अब उनकी चाय गैस पर जो बनती है। वनों से घिरे दुर्गम, नक्सल प्रभावित क्षेत्र में कश्यप की जन-हितकारी योजनाओं के क्रियान्वयन से लोगों के जीवन की तस्वीर बदलने लगी है और लोगों का विश्वास और भी बलवंत होने लगा है कि विकास की इस धार में कोई भी पीछे नहीं छूटेगा, सबके साथ से सबका विकास अवश्य ही होगा।



Before



After

3: A dream come true for Bandhna Oraon

Bandhna Oraon, a 59 years old resident of village Chapka in remote Ghagra block of Gumla district was residing in a one room kutcha house. His family was facing hardship to live in a kutcha house especially in rainy and winter season. His children used to get sick during the season and it was very difficult for him to arrange the medicines due to poverty.

In such poor condition, construction of a pucca house was only a dream for Bandhna. Here called that this dream became a reality only because of Pradhan Mantri Awaas Yojana-Gramin.



Before



After

Bandhna constructed his house with the help of family members. Awaas Mitra also supported him in arranging the construction materials. Bandhna

is now living in his new house with his family. He is happy and confident to face any situation now. He is the owner of a pucca house and it has enhanced his status in the society. He is now encouraging other people in the village to complete the house in shortest time period possible.

Media Gallery





Ministry of Rural Development... · Feb 3

"2022 तक सबके लिए आवास" के लक्ष्य की ओर अग्रसर भारत सरकार ने आज "प्रधान मंत्री आवास योजना-ग्रामीण" #PMAYG के तहत 2 करोड़ से भी अधिक ग्रामीण आवास बना कर एक नया इतिहास रचा है।

#HarKadamAtmanirbhar #TransformingIndia



Ravi S Singh

Trinews News Service

New Delhi, September 12

Prime Minister Narendra Modi on Saturday said the Centre's drive for integrated development of villages and rural areas in the country would be further intensified.

Launching the newly constituted 1.75 lakh houses under PMAYG - a special scheme - in Madhya Pradesh through video-conference, Modi said development of villages and empowerment of the poor through welfare schemes would strengthen India.



Amit Shah @AmitShah

पीएम आवास योजना गरीबों को समाज में सम्मान व गरिमापूर्ण जीवन जीने का अधिकार देकर उन्हें सशक्त बनाने में अहम भूमिका निभा रही है।

2022 तक हर व्यक्ति के सर पर छत पीएम मोदी जी का लक्ष्य है, इसी सपने को साकार करने की दिशा में मोदी सरकार दिन-रात प्रयासरत है। #PMGrainGrihaPravesh

Translate Tweet

12:44 PM · Sep 12, 2020 · Twitter for iPhone

3.2K Retweets 143 Quote Tweets 22.8K Likes



ISRO @isro · Sep 14

Hon'ble PM @narendramodi inaugurated 1.75 lakh houses in Madhya Pradesh under #PMAYGramin #PMGrainGrihaPravesh

Ministry of Rural Development, Government of India · Sep 12

#PMAYGramin has implemented evidence-based monitoring wherein for each house a minimum of 5 geo-tagged time stamped photographs are captured and plotted on a digital map. This enables micro level planning and promotes the principle of transparency. #PMGrainGrihaPravesh



88

401

1.7K





Ministry of Information and Broadcasting
Government of India