



PRESS INFORMATION BUREAU
(Research Unit)
Ministry of Information and Broadcasting
Government of India



Budget Series #2

Housing for All under Pradhan Mantri Awas Yojana

Ministry of Housing and Urban Affairs
&
Ministry of Rural Development

UNION BUDGET PROVIDES FILLIP TO DREAM OF HOUSING FOR ALL

Pace of fulfilling rural housing needs has increased exponentially over the last seven years

Major thrust given to urban housing to ensure ease of living

February 05, 2022

“An important aspect of this budget is the welfare of the poor. Every poor person should have a pucca house, have water from tap, have toilet, gas facility, all these have been given special attention.”

- [Prime Minister Narendra Modi’s address on Union Budget](#)

Housing for All: Major Announcements in Union Budget 2022-23¹

- **80 lakh houses** to be completed in 2022-23 all over the country for the identified eligible beneficiaries of PM Awas Yojana, both rural and urban.
- **Rs. 48,000 crore** allocated.
- The Central Government will work with the state governments for reduction of time required for all land and construction related approvals, for promoting affordable housing for middle class and Economically Weaker Sections in urban areas.

The Union Budget 2022-23 has given a major push to the housing sector in the country. In the last seven years, the Government has dedicated significant efforts towards improving the housing situation in both rural and urban areas with the vision of ensuring **“Housing for All” by 2022.**

¹ https://www.indiabudget.gov.in/doc/budget_speech.pdf

UNION BUDGET 2022-2023

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The Central Govt will work with the State govts for reduction of time required for all land and construction related approvals, for promoting affordable housing and for the economically weaker sections in the urban areas.

#AatmanirbharBharatKaBudget



Pradhan Mantri Awas Yojana -Urban: A Transformative Step

India has been witnessing rapid urbanization in the last 15 years. According to estimates, every minute 30 people migrate from rural to urban India. In 2011, 30% of India's population lived in urban areas. By 2030, this percentage is expected to go up to 40% and the number of people living in India's cities is expected to reach 630 million.² This makes adequate and decent housing for everyone a foremost requirement.

In a transformative step that sought to ensure ease of living for the urban poor and dignified housing for urban migrants, the Government launched the **Pradhan Mantri Awas Yojana-Urban (PMAY-U)** on 25 June 2015. The Mission addresses urban housing shortage among the Economically Weaker Section (EWS) / Low Income Group (LIG) and Middle Income Group (MIG) categories including the slum dwellers by ensuring a **pucca house to all eligible urban households by the year 2022**. Earlier, Rajiv Awas Yojana (RAY), had been launched on 2 June 2011 for urban areas.³ However, RAY mainly envisaged the creation of a slum-free India, and was not expansive in its coverage. As on 31st December 2014,⁴ 54 pilot projects and 228 cities had been included (under the preparatory phase of RAY) with total project cost of Rs. 2468.51 crore of which the central share was Rs. 1361.84 crore.

Urban migrants stay in slums/ informal settlements/ unauthorised colonies/ peri-urban areas to save cost on housing. They need decent rental housing at affordable rate at their work sites. In order to address this need, Ministry of Housing & Urban Affairs has initiated **Affordable Rental Housing Complexes (ARHCs), a sub-scheme under Pradhan Mantri AWAS Yojana- Urban (PMAY-U)**. This will provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

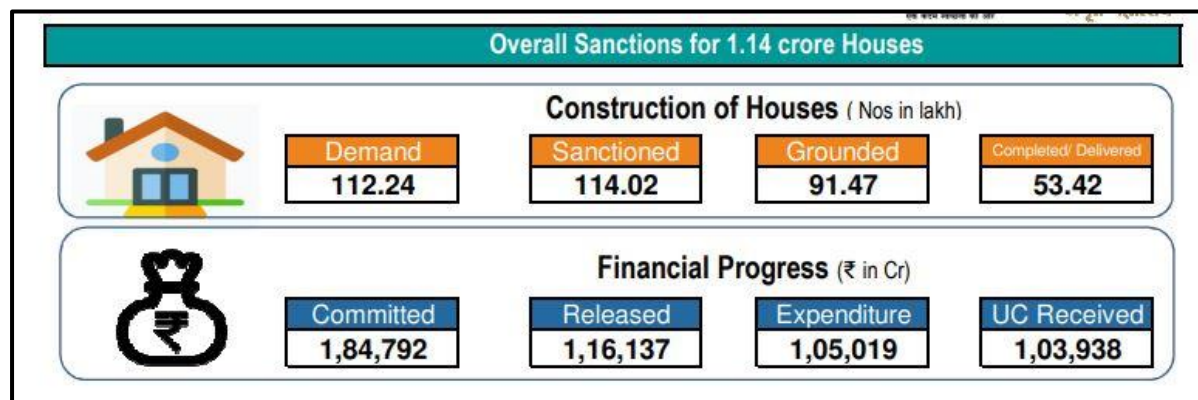
² <https://www.investindia.gov.in/team-india-blogs/affordable-rental-housing-addressing-indias-urban-housing-crisis>

³ <https://www.indiabudget.gov.in/budget2013-2014/es2012-13/echap-13.pdf>

⁴ https://mohua.gov.in/upload/uploadfiles/files/3Annual_Report_2014_15_MHUPA_English.pdf

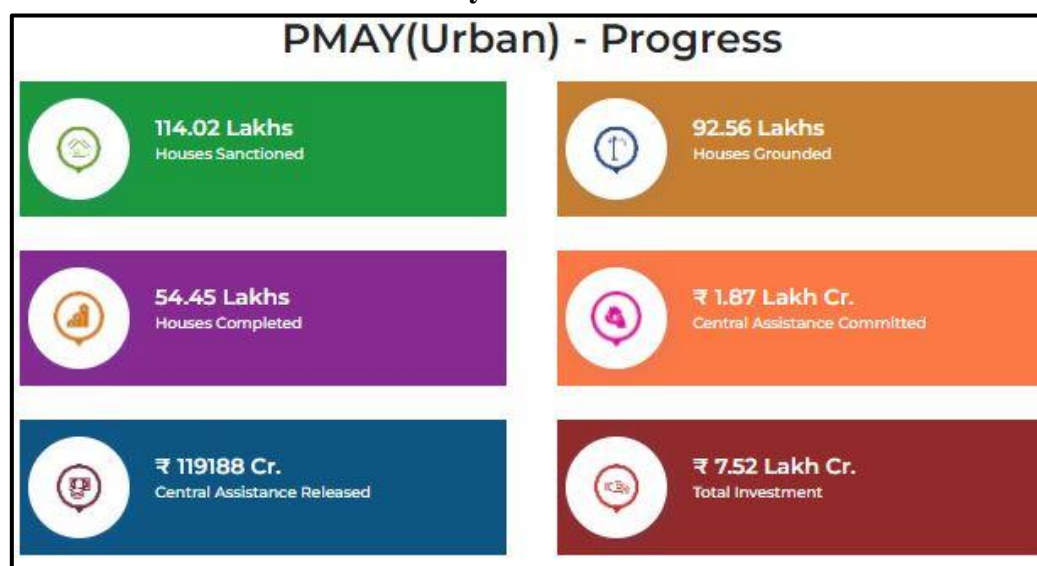
By 1st January 2020, 4427 Cities (including 472 Class I cities) had been selected across 35 States/UTs under PMAY-U.

- As on 3rd January 2022, overall, **1.14 crore houses have been sanctioned**⁵ of which **53.42 lakh houses have been completed and delivered**.
- **16 lakh houses** are being constructed using new technologies.⁶



In continuation of the Government's efforts towards empowerment of women from EWS and LIG unlike earlier schemes, PMAY (U) has made a **mandatory provision for the female head of the family to be the owner or co-owner** of the house under this Mission.⁷

Progress of PMAY-U as on 2nd February 2022:⁸



- For state wise progress of PMAY-U, [Click here](#)
- For city wise progress of PMAY-U, [Click here](#)

⁵ https://pmay-urban.gov.in/uploads/progress-pdfs/61dbf7b293d9c-National_1.pdf

⁶ https://pmay-urban.gov.in/uploads/progress-pdfs/61dbf7b293d9c-National_1.pdf

⁷ <https://pmay-urban.gov.in/>

⁸ <https://pmay-urban.gov.in/>

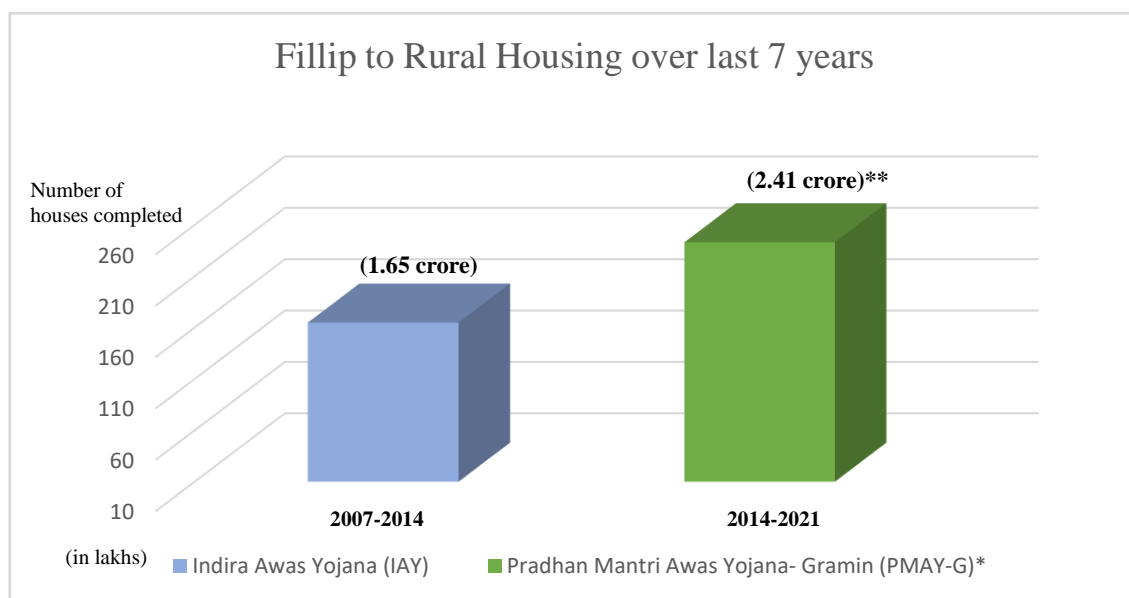
Pradhan Mantri Awas Yojana -Gramin

To achieve the objective of “Housing for All” by 2022, the erstwhile rural housing scheme **Indira Awas Yojana (IAY)** was restructured to **Pradhan Mantri Awas Yojana – Gramin (PMAY-G)** w.e.f 1st April, 2016.

The revamped scheme was significant in the following aspects:⁹

- The selection of beneficiaries through a three-stage validation (Socio Economic Caste Census 2011, Gram Sabha, and geo-tagging) has ensured **selection of the poorest of the poor** under PMAY-G.
- Adoption of various measures including IT/DBT to ensure smooth flow of fund to the beneficiaries account,
- Use of new housing designs after studying local region-specific typologies,
- Evidence-based monitoring through geo-tagged photos taken at all pre-determined stages of construction,
- Transaction based MIS,
- Adequate provision of fund, training of rural masons etc., for timely completion of houses.

All these measures ensured increased the pace for construction of houses. This has been reflected in the National Institute of Public Finance and Policy (NIPFP) study which indicated **114 days as average completion time** for Pradhan Mantri Awas Yojana-Gramin (PMAY-G) **as compared to 314 days earlier.**



- * IAY has been revamped into Pradhan Mantri Awas Yojana – Gramin (PMAY-G) with effect from 1st April 2016.¹⁰
- ** The figure also includes 73 lakh houses completed under IAY after 2014.¹¹ The data is up to 27th December 2021.¹²

⁹ <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1641011>

¹⁰ <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2021/nov/doc202111141.pdf>

¹¹ <https://pib.gov.in/PressReleasePage.aspx?PRID=1709851>

¹² <https://pib.gov.in/PressReleasePage.aspx?PRID=1786672>



Source of IAY data:

https://cag.gov.in/cag_old/sites/default/files/audit_report_files/Union_Performance_Indira_Awaas_Yojana%2037_2014.pdf

https://eparlib.nic.in/bitstream/123456789/65673/1/16_Public_Accounts_43.pdf

http://164.100.47.193/Refinput/New_Reference_Notes/English/RuralHousingIndiraAwasYojana.pdf

PMAY-G: Key Features

			
Increase in size of House from 20sq.mtrs (IAY) to 25 sq.mtrs (PMAG-Y)	Increase in Unit assistance from Rs. 70/75 thousand (IAY) to Rs. 1.20/1.30 lakh (PMAG-Y)	Additional assistance of Rs. 12,000 for toilet under Swachh Bharat Mission-Gramin.	Additional assistance of 90/95 person days under MGNREGA amounting to Rs. 18,000/-

PMAY-G: Progress

- The scheme promotes women empowerment by providing the ownership of houses in name of female member or in joint name.¹³ As on 24th January 2022, **66.90% houses** are either in the name of **women beneficiaries** or under joint name of both wife and husband.¹⁴



विकास की बहार पहुंची हर द्वार
#VikaasHarDwar

प्रधानमंत्री आवास योजना- ग्रामीण के अंतर्गत अब तक

1.70 करोड़
पक्के आवास हुए निर्मित

*24 जनवरी 2022 तक



विकास की बहार पहुंची हर द्वार
#VikaasHarDwar

प्रधानमंत्री आवास योजना- ग्रामीण के अंतर्गत इस वर्ष

32.18 लाख
पक्के आवास हुए निर्मित

*24 जनवरी 2022 तक

¹³ <https://pmay-urban.gov.in/about>

¹⁴ https://twitter.com/MoRD_GOI/status/1487004898105638913?s=20&t=DhDWkNQR_VaMwKvzRJuZsw

- PMAY (Gramin & Urban) aims to provide **Three crore pucca houses** in rural areas and **Two crore pucca houses in urban areas** with basic amenities to all houseless families, economically weaker sections (EWS), low-income groups, families living in slums, kutcha and dilapidated house in India.
- It may also be mentioned that since 2014-15, the pace of housing works has been considerably accelerated which includes the erstwhile scheme of Indira Awas Yojana. The substantial funding for the programme besides the emphasis on completion and other reforms have led to the completion of about **73 lac IAY houses**.¹⁵
- Under PMAY-G, **92 per cent target** of completion has been achieved in the first phase of the scheme i.e., from 2016-17 to 2018-19.¹⁶
- Till, 24th January 2022, **1.70 crore pucca houses** have been constructed under PMAY-G and another **73 lakh houses** were completed under IAY after 2014.
- 2.17 crore houses have been sanctioned under PMAY-G all over the country.¹⁷
- During 2021-22, **32.18 lakh** houses have been constructed all over the country under PMAY-G till 24th January 2022.¹⁸
- Through convergence with other Government Schemes, it also addresses basic needs such as construction of the **toilet, piped drinking water, electricity connection, LPG gas connection and 90/95 person-days of unskilled labor from MGNREGS**.¹⁹
- Earlier on 8th December 2021, Union Cabinet decided to **extend the Pradhan Mantri Awas Yojana- Gramin for three more years till March 2024**.²⁰



References:

- <https://pib.gov.in/PressReleasePage.aspx?PRID=1794165>

¹⁵ <https://pib.gov.in/PressReleasePage.aspx?PRID=1709851>

¹⁶ <https://pib.gov.in/PressReleasePage.aspx?PRID=1709851>

¹⁷ https://twitter.com/MoRD_GOI/status/1485961703317995528?s=20&t=DhDWkNQR_VaMwKvzRJuZsw

¹⁸ https://twitter.com/MoRD_GOI/status/1486359891329822722?s=20&t=DhDWkNQR_VaMwKvzRJuZsw

¹⁹ [file:///C:/Users/EMMC/Downloads/Social%20Infrastructure%20\(1\).pdf](file:///C:/Users/EMMC/Downloads/Social%20Infrastructure%20(1).pdf) (Pg-386)

²⁰ <https://pib.gov.in/PressReleasePage.aspx?PRID=1779325>

- https://twitter.com/MoRD_GOI/status/1485961703317995528?s=20&t=DhDWkNQR_VaMwKvzRJuZsw
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- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1641011>

Further Reading:

Budget Speech 2022-23: https://www.indiabudget.gov.in/doc/budget_speech.pdf

AG/RC/AKP