

## **Pradhan Mantri Awas Yojana: Progress in Maharashtra (State Series)**

(Ministry of Rural Development  
&  
Ministry of Housing and Urban Affairs)

July 25, 2022

*“House is not just a Structure made of Bricks and Cement but our feelings, our aspirations are attached to it. The boundary walls of the house not only provide us security, but also instil in us the confidence of a better tomorrow.”*

*-Prime Minister Narendra Modi*

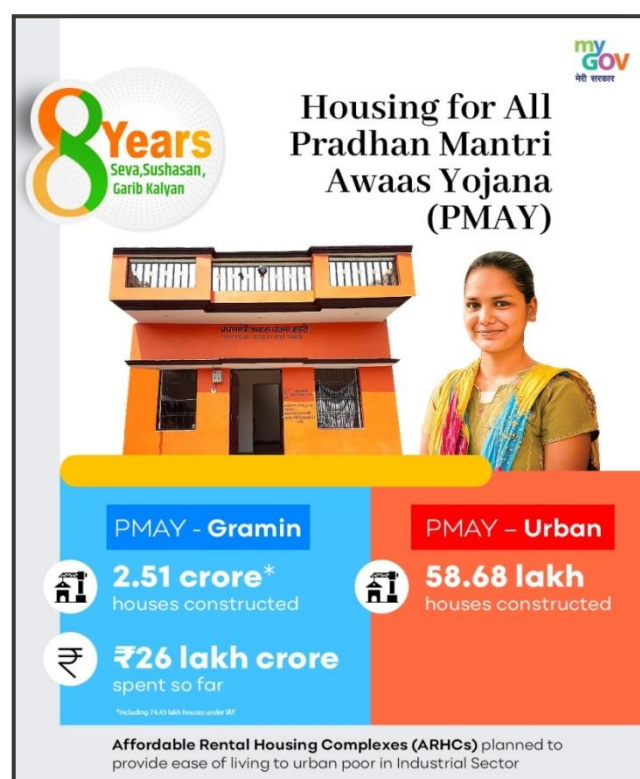
### **Introduction**

Housing is universally recognized as a basic human need. It was the vision of Prime Minister Narendra Modi and the unflinching commitment of the Government to build and provide “pucca” houses to change the living conditions of poor people in both rural and urban areas that culminated in the launch of the Pradhan Mantri Awas Yojana – Gramin and Urban.<sup>1</sup>

### **PMAY-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) on April 01, 2016.** The Ministry took initiative to ensure the completion of pending IAY houses.

Later, PMAY-G was launched by Prime Minister on November 20, 2016, with an objective of constructing **2.95 crore houses by the year 2022.**<sup>2</sup>



<sup>1</sup>[https://pmayg.nic.in/netiay/document/Booklet-PMAYG\\_A\\_Door\\_to\\_Dignity\\_English.pdf](https://pmayg.nic.in/netiay/document/Booklet-PMAYG_A_Door_to_Dignity_English.pdf)

<sup>2</sup>PMAY Eng.pdf (pib.gov.in)

## Key Features of PMAY-G

- 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.
- Increase in minimum unit (house) size from 20 sq.mt. to 25 sq.mt. including a dedicated area for hygienic cooking.
- Construction of quality houses by the beneficiaries using local materials and trained masons.
- Awas+ survey was conducted to identify those otherwise eligible households who got left out in the SECC 2011-based permanent wait List of PMAY-G.<sup>3</sup>



## Achievements under PMAY-G

- **2.43 crore houses have been sanctioned to the beneficiaries, out of which 1.86 crore houses have been completed** over the period between March 2016 and June 2022.
- The PMAY-G guidelines provide for the construction of a house within 12 months from the date of sanctioning the same to the beneficiary.
- The Union Cabinet has approved the continuation of PMAY-G till March 2024 for the completion of the remaining houses within the cumulative target of 2.95 crore houses under PMAY-G.
- The scheme promotes women empowerment by providing the ownership of houses in name of a female member or in joint name.
- As on January 24, 2022, 66.90% houses are either in the name of women beneficiaries or under joint name of both wife and husband.

## PMAY -Urban

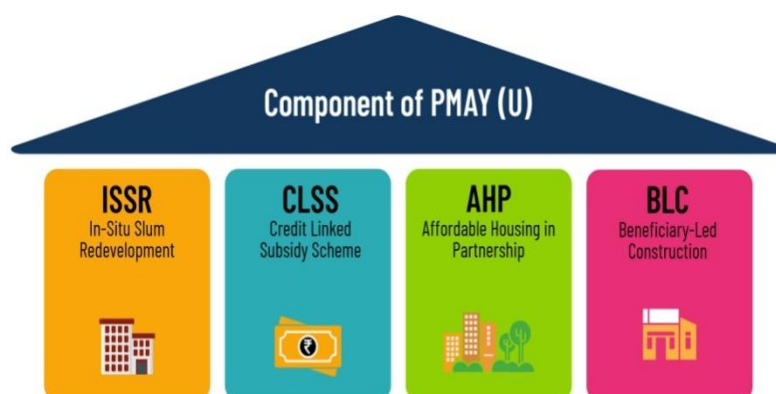
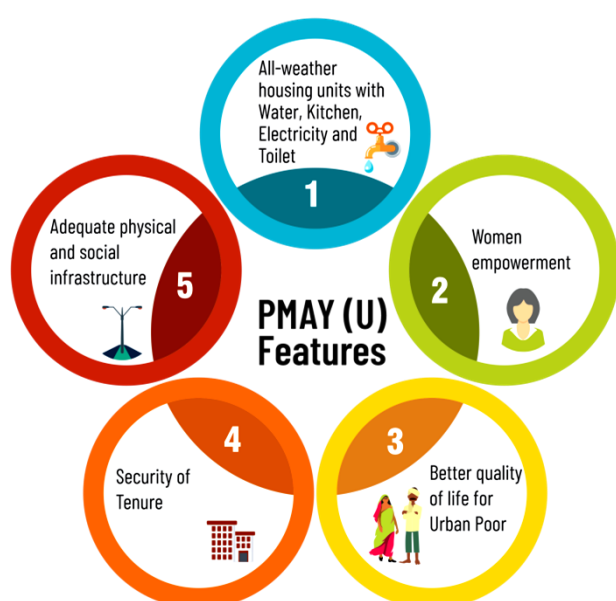
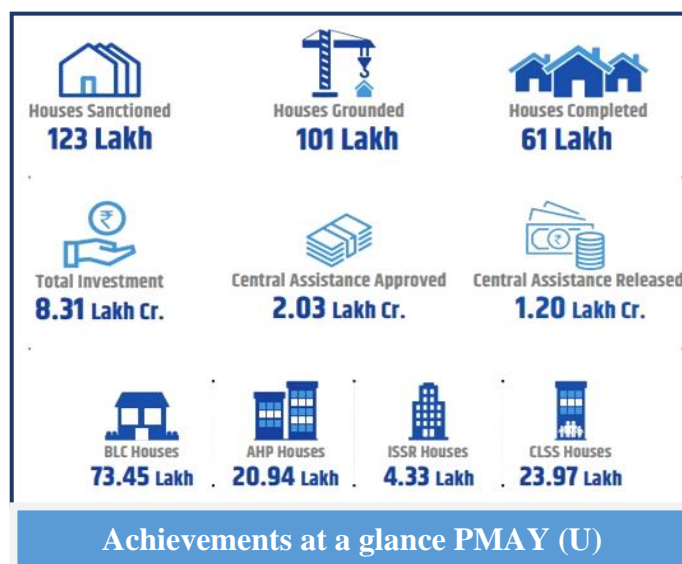
The Ministry of Housing and Urban Affairs (MoHUA) launched the Pradhan Mantri Awas Yojana - Urban (PMAY-U) on June 25, 2015, as a flagship Mission of the Government of India. It addresses urban housing shortage among the Economically Weaker Section (EWS)/Low Income Group (LIG) category including the slum dwellers by ensuring a pucca house to eligible urban households.

<sup>3</sup><https://static.pib.gov.in/WriteReadData/specificdocs/documents/2021/nov/doc202111141.pdf>

The Mission provides Central Assistance to the implementing agencies through States/Union Territories (UTs) and Central Nodal Agencies (CNAs) for providing houses to all eligible families/ beneficiaries against the validated demand for houses of about 1.12 crore. 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.<sup>4</sup>

A basket of options is adopted to enable a greater number of people to avail of the initiative depending on their income, finance and availability of land. These include:<sup>5</sup>

1. “In-situ” Slum Redevelopment (ISSR)
2. Credit Linked Subsidy Scheme (CLSS)
3. Affordable Housing in Partnership (AHP)
4. Beneficiary-led individual house construction/enhancements (BLC)



<sup>4</sup>PMAY (U) ([pmay-urban.gov.in](http://pmay-urban.gov.in))

<sup>5</sup><https://www.pmay-urban.gov.in/faq>

## Achievements under PMAY-U

- The **total number of houses sanctioned** under PMAY-U between October 2015 and June 2022 is **122.69 lakhs**.
- Of these, **61.04 lakh houses have been completed** in the same time period.

## Pradhan Mantri Awas Yojana in Maharashtra

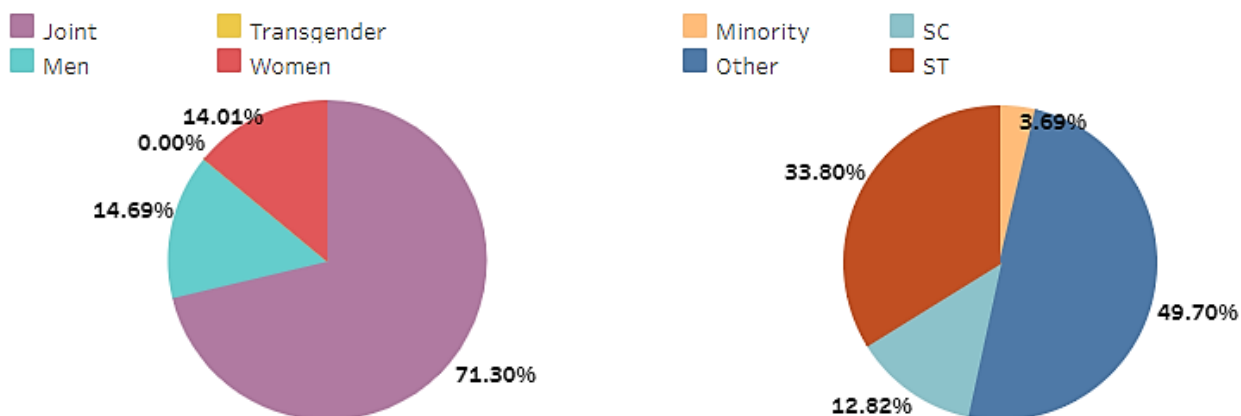
Maharashtra has performed exceedingly well in translating the vision of *Housing for All* into reality. Both, the Pradhan Mantri Awas Yojana-Urban and the Pradhan Mantri Awas Yojana-Gramin are in operation in the State.

### *PMAY-Gramin: Progress in Maharashtra*

- The **total number of houses sanctioned** in Maharashtra between March 2016 and June 2022 is **12,43,023**.
- The **number of households given the first instalment under the scheme stands at 11,12,719, which is about 90% of the sanctioned number**.
- The number of **houses completed** under PMAY-G during the above period is **8,25,395**.

District-Wise number of houses constructed under PMAY-G in Maharashtra during the last three years (2018-19 to 2020-21) can be found [here](#).

- The figure given below shows the demographic distribution of the beneficiaries of PMAY-G in Maharashtra. **14% of the completed houses are in the name of women while more than 71% of the completed houses are jointly owned**. Further, about half the total number of beneficiaries of completed houses are SCs, STs and minorities. This highlights the fact that the **scheme has touched all sections of society**, including the marginalized.



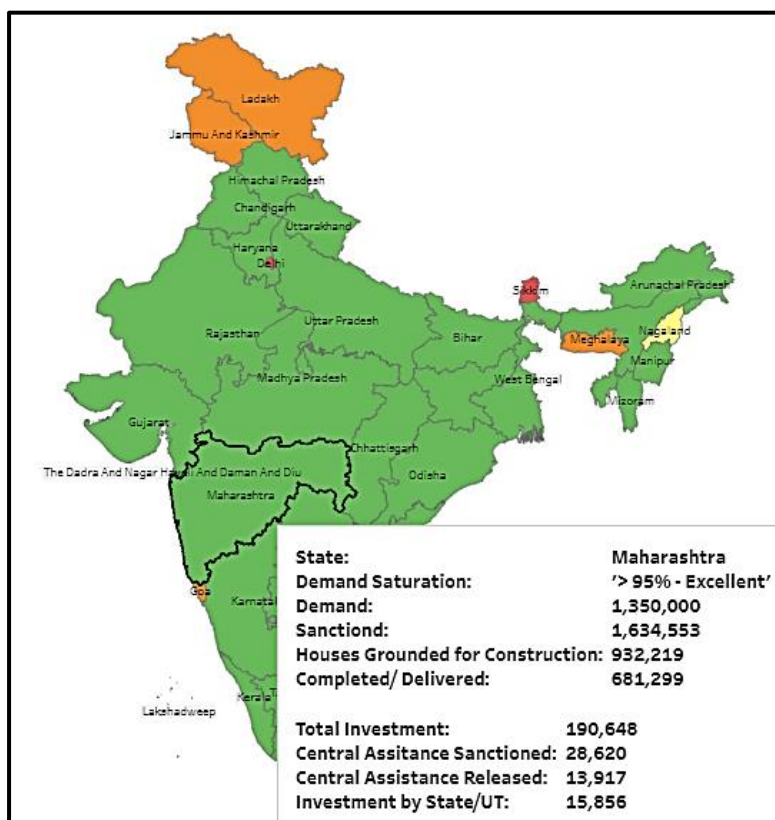
- **Maha Awas Abhiyan:**

The Government of Maharashtra launched the Maha Awas Abhiyan in the year 2021. It was a 100-day campaign to **accelerate the implementation of all Rural Housing programmes including PMAY-G**. This campaign has the following objectives:

- To accelerate the effective implementation of Rural Housing schemes.
- To increase the active involvement of all sections of society like Panchayati Raj Institutions, NGOs, Co-operatives, Corporates, Technical Institutions, Banks, People's Representatives and the Beneficiaries.
- To improve the quality of houses by implementing innovative practices.
- Convergence of beneficiaries with various government programmes.
- To mobilize and create public awareness about rural housing and capacity building of stakeholders.<sup>6</sup>

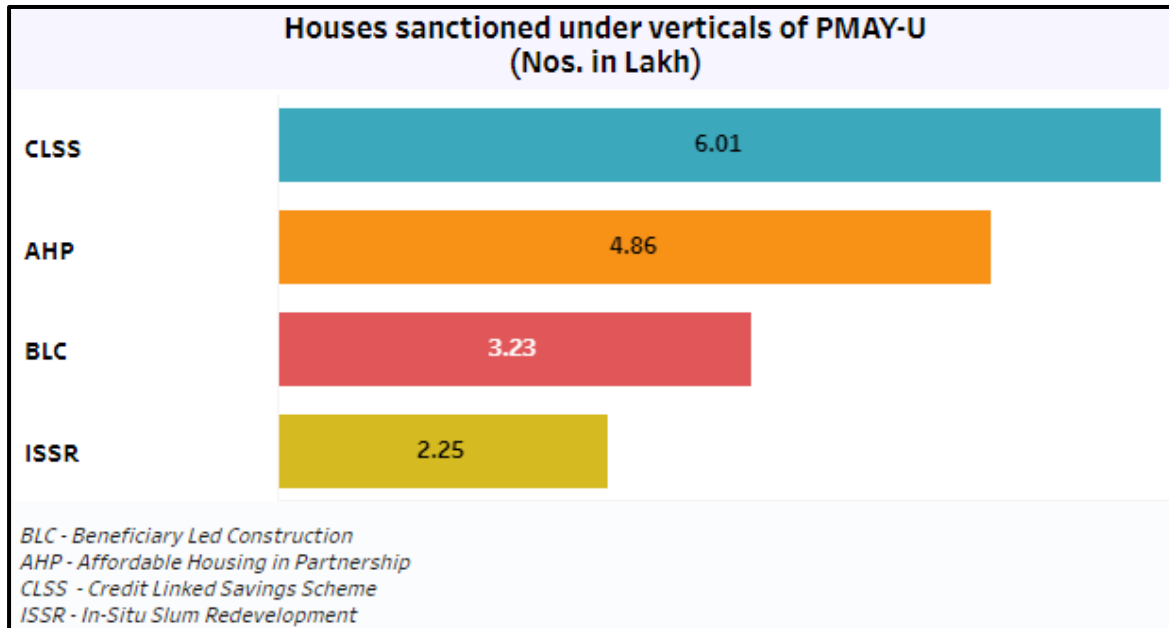
### ***PMAY-Urban: Progress in Maharashtra***

- Maharashtra has emerged as **one of the best performing states under Pradhan Mantri Awas Yojana-Urban**.
- **16.35 lakh houses have been sanctioned in the State**, underscoring the excellent demand saturation in implementing the scheme (as shown in the image alongside).
- Of these, **6.8 lakh houses have been completed and 9.32 lakh houses are under construction**, as of June 2022.



<sup>6</sup>PowerPoint Presentation ([rural.nic.in](http://rural.nic.in))

- The number of houses constructed under the different components of PMAY-Urban in the State of Maharashtra have been shown in the figure below.



#### References:

- [347\\_PMay\\_Progress\\_as\\_on\\_11-07-2022\\_Locked\\_ForUpdate.xlsx\(pmayurban.gov.in\)](#)
- [Pradhan Mantri Awas Yojana-Gramin \(rhreporting.nic.in\)](#)
- [PMAY \(U\) \(pmay-urban.gov.in\)](#)
- [Kitaab.cdr \(pmay-urban.gov.in\)](#)
- [Annual Reports \(maharashtra.gov.in\)](#)
- <https://pib.gov.in/PressReleasePage.aspx?PRID=1794819>
- <https://pib.gov.in/PressReleasePage.aspx?PRID=1841686>

#### Further Readings:

- [Pradhan Mantri Awas Yojana- Gramin](#)
- [Pradhan Mantri Awas Yojana \(State Series – Gujarat\)](#)

**AG/HP/RC/KG/TT**