

Pradhan Mantri Awaas Yojana- Gramin

PMAY-G: A door to dignity

Government has handed over 2.5 crore pucca houses out of which 2 crore are in the rural areas

(Ministry of Rural Development)

March 29, 2022

Houses under PMAY are equipped with toilet, Saubhagya Yojana electricity connection, Ujala Scheme LED bulb, Ujjwala gas connection and water connection under Har Ghar Jal, saving the beneficiaries the hassle of running around for these benefits.

- **Prime Minister Narendra Modi**

On March 29, 2022, Prime Minister Shri Narendra Modi participated in ‘Grih Pravesham’ of about 5.21 Lakh beneficiaries of Pradhan Mantri Awaas Yojana - Gramin in Madhya Pradesh via video conferencing. As against few lakh houses constructed earlier, the Prime Minister said that this government has already handed over 2.5 crore pucca houses out of which 2 crore are in the rural areas. Not even the pandemic could slow this campaign, said the Prime Minister.

Prime Minister further informed that houses under PMAY come equipped with toilet, Saubhagya Yojna electricity Connection, Ujala Scheme LED bulb, Ujjwala gas Connection and water connection under Har Ghar Jal, saving the beneficiaries the hassle of running around for these benefits.¹



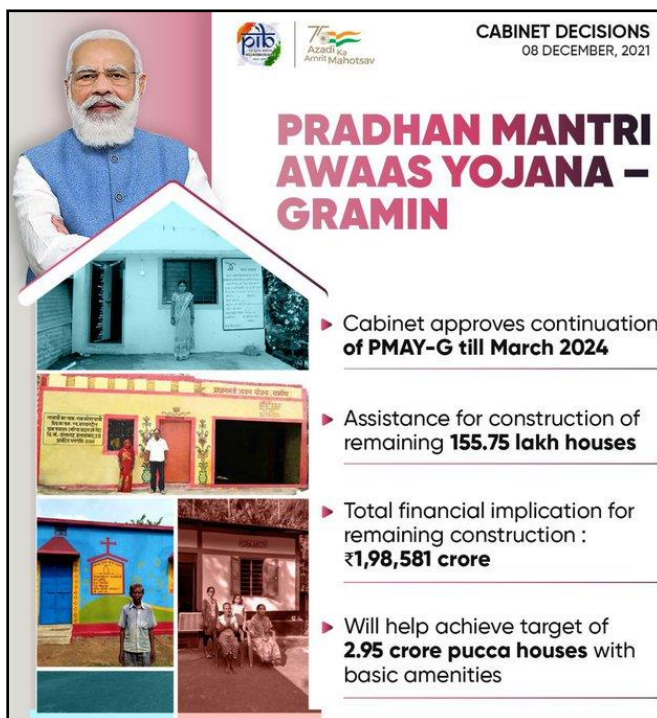
¹ <https://www.pib.gov.in/PressReleaseDetail.aspx?PMO=3&PRID=1810949>

Pradhan Mantri Awaas Yojana (Gramin)

PMAY-G was launched by Hon'ble Prime Minister on November 20, 2016, with an objective of constructing 2.95 Crore houses by the year 2022.

The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, on December 08, 2021 approved the continuation of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) beyond March 2021 wherein financial assistance is to be provided for the construction of the remaining 155.75 lakh houses, as on 31st March, 2021 under the scheme within total target of 2.95 crore houses.²

The details of the approval given by the Cabinet are as follows:



PRADHAN MANTRI AWAAS YOJANA – GRAMIN

CABINET DECISIONS
08 DECEMBER, 2021

- ▶ Cabinet approves continuation of PMAY-G till March 2024
- ▶ Assistance for construction of remaining **155.75 lakh houses**
- ▶ Total financial implication for remaining construction : **₹1,98,581 crore**
- ▶ Will help achieve target of **2.95 crore pucca houses** with basic amenities

- Continuation of PMAY-G beyond March 2021 till March 2024 as per the existing norms to complete remaining houses within a cumulative target of 2.95 crore houses.
- The total financial implication for construction of the remaining 155.75 lakh houses is Rs. 2,17,257 crore (Central Share Rs.1,25,106 crore and State Share Rs.73,475 crores) for achieving cumulative targets of 2.95 crore houses in rural areas under the PMAY-G and an additional requirement of Rs.18,676 Crore towards the interest repayment to NABARD.

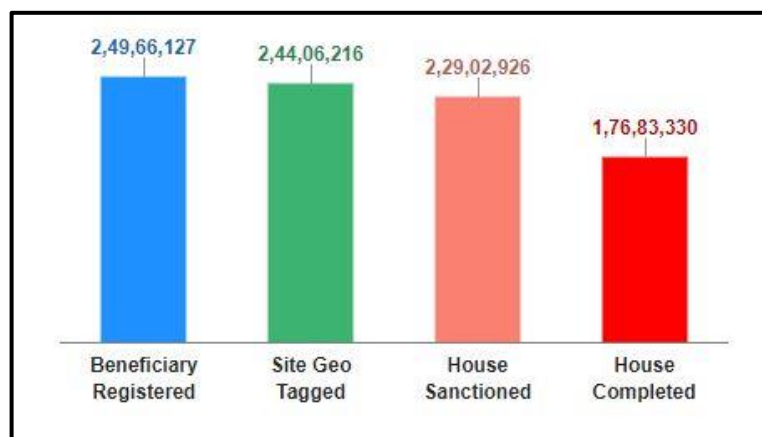
Benefits:

- The continuation of scheme till March, 2024 ensures that the remaining 155.75 lakh households within overall target of 2.95 crore houses under PMAY-G would be provided assistance for construction of Pucca houses with basic amenities to achieve the objective of “Housing for All” in rural areas.
- It is estimated that 2.02 crore houses, which is almost equal to SECC 2011 database based Permanent Wait List will be completed by the deadline of 15th August, 2022. Therefore, to achieve the total target of 2.95 crore houses, the scheme need to be continued till March, 2024.

²<https://pib.gov.in/PressReleasePage.aspx?PRID=1779325#:~:text=The%20Union%20Cabinet%2C%20chaired%20by,of%20the%20remaining%20155.75%20lakh>

PMAY-G Physical Progress as on 29.03.2022³

- As on 29th March 2022, 2,49,66,127 beneficiaries have been registered under PMAY-G.
- 2,29,02,926 houses have been sanctioned among which 1,76,83,330 houses have been completed.



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**.⁴

To see state-wise consolidated data [click here](#)⁵

Steps taken to increase the pace of house completion:

- Timely allocation of targets to the States/UTs
- Micro monitoring of house sanction and completion using latest IT tools and technologies.
- Regular review.
- Focus on completion of those houses where 2nd/ 3rd installment of funds have been released.
- Separate review of States with high targets and sub-par performance.
- Timely release of funds as per requirements of States/UTs
- Continuous follow-up with States / UTs on providing land to landless beneficiaries of PMAY-G.

Key features of PMAY-G

- 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.

³ https://ruraldiksha.nic.in/RuralDashboard/PMAYG_New.aspx

⁴ <https://pib.gov.in/PressReleasePage.aspx?PRID=1709851>

⁵ https://ruraldiksha.nic.in/RuralDashboard/PMAYG_New.aspx

- Construction of quality houses by the beneficiaries using local materials and trained masons.
- Awaas+ survey was conducted to identify those otherwise eligible households who got left out in the SECC 2011 based permanent wait List of PMAY-G.

Robust Approach of Identification 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.
- Houseless households living in 0, 1 and 2 kutchha wall and kutchha roof are prioritized under PMAY-G

“House” to “Home” - Convergence with other Government Schemes

- A toilet has been made an integral part of the PMAY-G house. Financial assistance is available under 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 Jeevan Mission

Beneficiary Awareness, Grievance Redressal & Empowerment of Women

- 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.
- Allotment of house is made jointly in the name of husband and wife except in case of widow, unmarried and separate person. **The scheme promotes women**

empowerment by providing the ownership of houses in name of female member or in joint name.⁶ 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.⁷

Focus on Quality Construction

- 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.
- 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.
- 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.

Evidence Based Monitoring and assessment of impact

- Geo-tagging and time stamped photographs of different stages of house construction are linked with the release of subsequent instalments of financial assistance.
- The scheme is monitored through an end-to end e-Governance model – using MIS AwaasSoft and AwaasApp, a mobile application.
- The payment to the beneficiaries is routed through Direct Benefit Transfer (DBT) into the accounts of the beneficiaries.

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

- 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. (Study by National Institute of Public Finance and Policy - NIPFP)

⁶ <https://pmay-urban.gov.in/about>

⁷ https://twitter.com/MoRD_GOI/status/1487004898105638913?s=20&t=DhDWkNQR_VaMwKvzRJuZsw

PMAY-G during Covid 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.
- Under Garib Kalyan Rozgar Abhiyan (GKRA) launched during the pandemic, several 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.

Video Links:

- [PM addresses 'Grih Pravesh' programme of PM Awas Yojana - Gramin beneficiaries in Madhya Pradesh](#)
- <https://transformingindia.mygov.in/testimonials/pradhan-mantri-awas-yojana-gramin-we-are-happy-to-get-our-own-house/>

References:

- [PIB e-booklet on PMAY-G](#)
- <https://www.pib.gov.in/PressReleaseDetail.aspx?PRID=1690367>
- <https://pib.gov.in/PressReleasePage.aspx?PRID=1779325#:~:text=The%20Union%20Cabinet%2C%20chaired%20by,of%20the%20remaining%20155.75%20lakh>
- https://ruraldiksha.nic.in/RuralDashboard/PMAYG_New.aspx
- <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1796601>
- <https://pib.gov.in/PressReleasePage.aspx?PRID=1810876>

Twitter Links

- https://twitter.com/narendramodi/status/1508702928248311808?t=IdrYJze_Xtj7fFcgFeiW9A&s=08
- https://twitter.com/PIB_India/status/1508739039205392384?t=KWxzIQAEqxneEYtTC3bBYQ&s=08
- https://twitter.com/mygovindia/status/1508716841610403844?t=cHa1Wb4mm5Ore_GQbTF2pA&s=08
- <https://twitter.com/mygovindia/status/1508715586716581889?t=h7rwrTs9QKbJrH1XPmXpjQ&s=08>
- <https://twitter.com/mygovindia/status/1508713821359120386?t=VDS9VD04lyJ8QTaz6jUs-g&s=08>
- <https://twitter.com/mygovindia/status/1508712287972237312?s=08>
- <https://twitter.com/mygovindia/status/1508697967175208962?t=xK1eEeGGk4g0cm8z08Gniw&s=08>

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