

Pradhan Mantri Awas Yojana (PMAY)

A boost for 'Ease of Living' and dignity for crores of Indians!

June 13, 2024

In May 2014, 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. This culminated in the launch of Pradhan Mantri Awas Yojana – Urban (2015) and Gramin (2016).

In June 2024, after the successful sanction of 4.21 crore houses since the launch of the scheme, it has been decided by the Cabinet to assist 3 crore additional rural and urban households for the construction of houses, underscoring Prime Minister Narendra Modi's commitment to addressing the nation's housing needs and ensuring dignity and a quality life for every citizen. This initiative not only provides essential amenities but also fosters a sense of pride and ownership with beneficiaries enjoying the benefits of modern amenities.

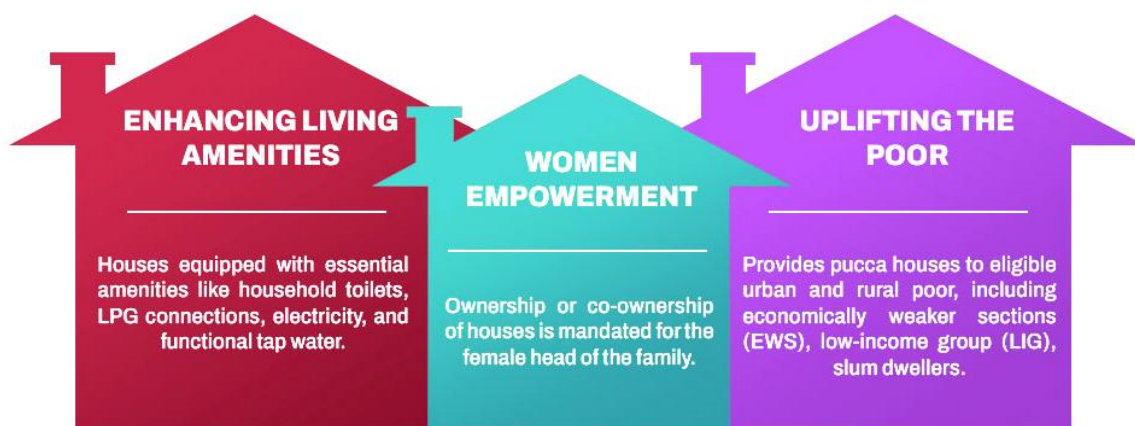
Significant Boost to the Housing Mission PMAY



All the houses constructed under PMAY are provided the basic amenities such as Household Toilets, LPG connection, Electricity connection, Functional Household Tap connection etc. through convergence with other schemes of Central Government and State Governments.

In a continuation of the Government's efforts towards empowerment, the scheme has introduced a transformative provision, mandating that the female head of the family be the owner or co-owner of the house, thereby ensuring that women from economically weaker sections (EWS) and low-income groups (LIG) are given significant ownership and empowerment.

Additionally, PMAY emphasizes the use of environmentally sustainable and disaster-resilient construction practices, ensuring that rural housing is not only affordable but also durable and safe. By promoting the adoption of green technologies and eco-friendly materials, the programme aims to mitigate the environmental impact of housing construction while amplifying the resilience of rural communities to natural disasters such as floods, cyclones, and earthquakes.

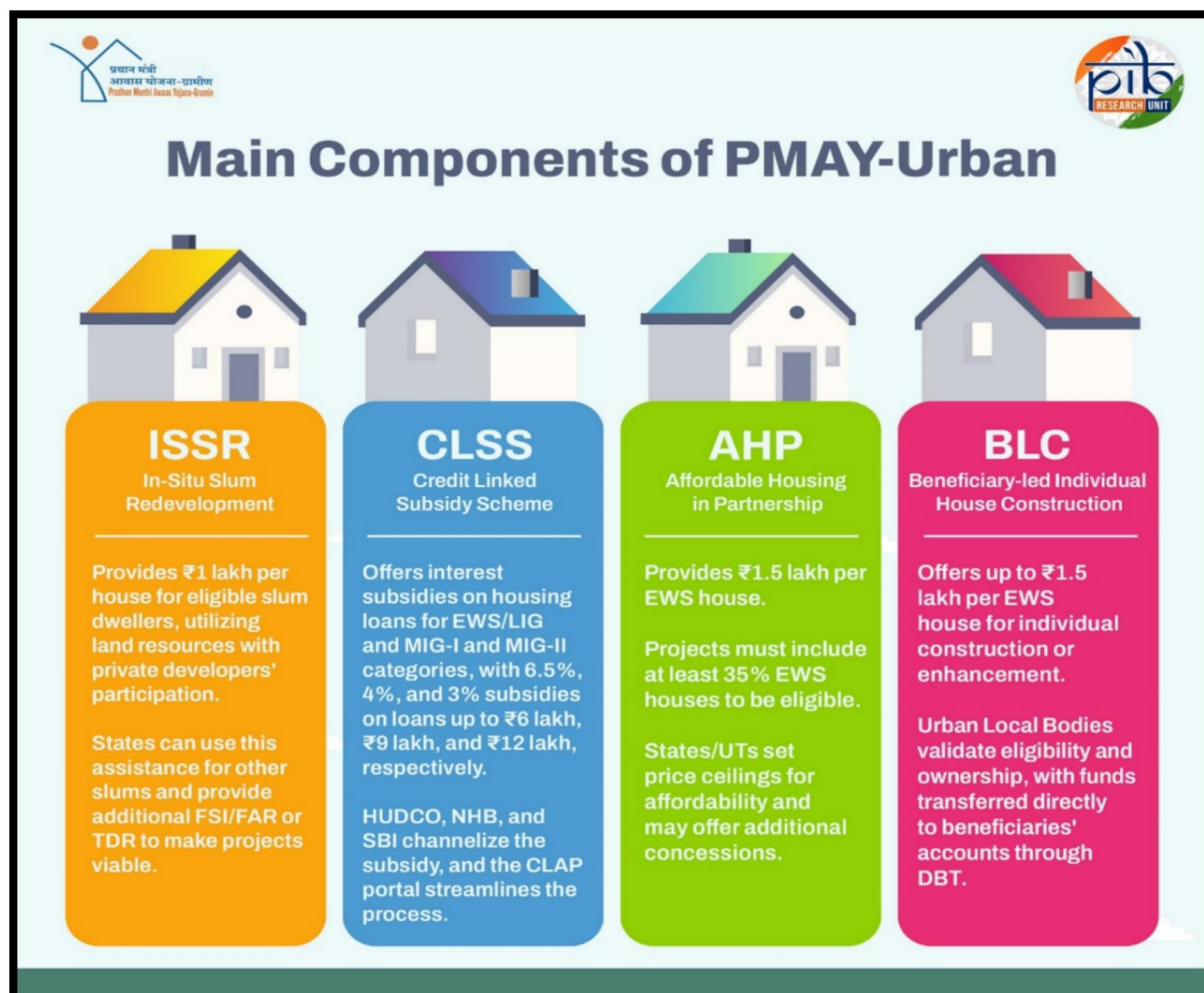


To ensure good quality of house construction, training and certification programmes have been launched pan-India to train rural masons to construct good houses using locally available materials.

The scheme is being implemented in urban and rural areas. In urban areas, it is implemented by the Ministry of Housing and Urban Affairs whereas in rural areas, it is implemented by the Ministry of Rural Development.

Pradhan Mantri Awas Yojana – Urban (PMAY – U)

In a transformative step that sought to ensure ease of living for the urban poor and dignified housing for urban migrants, Pradhan Mantri Awas Yojana-Urban (PMAY-U) was launched on



June 25, 2015.

The Mission addresses the 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.

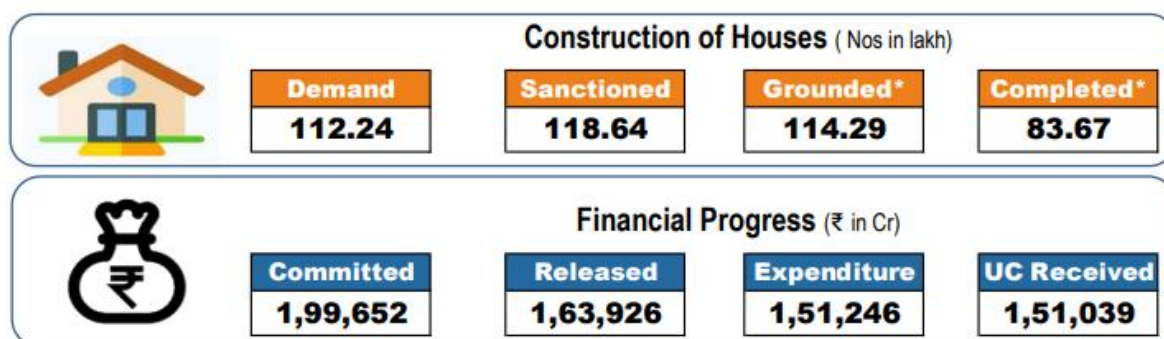
Launched: June 25, 2015

Objective: To address the urban housing shortage among Economically Weaker Section (EWS)/ Lower Income Group (LIG) and Middle-Income Group (MIG) categories including the slum dwellers by ensuring a pucca house.

Beneficiary: A beneficiary family comprises husband, wife, unmarried sons and/or daughters. The beneficiary family should not own a pucca house in his/ her name or in the name of any member of his/her family in any part of India.

Progress of Pradhan Mantri Awas Yojana-Urban (PMAY-U)

As of 10th June 2024, Pradhan Mantri Awas Yojana-Urban (PMAY-U) has made significant progress in its goal of providing affordable housing. The scheme has sanctioned a total of **1.18 Crore** houses, **1.14 Crore** houses have been grounded for construction, and **83.67 lakh** houses have been completed.



In terms of financial progress, PMAY-U has committed **Rs 1,99,652 crore**, out of which **Rs 1,63,926 crore** has been released. The expenditure stands at **Rs 1,51,246 crore**. Additionally, 16 lakh houses are being constructed using new technologies, showcasing the program's adoption of modern and sustainable construction practices. This comprehensive progress reflects PMAY-U's robust implementation and its impact on urban housing development in India.

State wise Progress

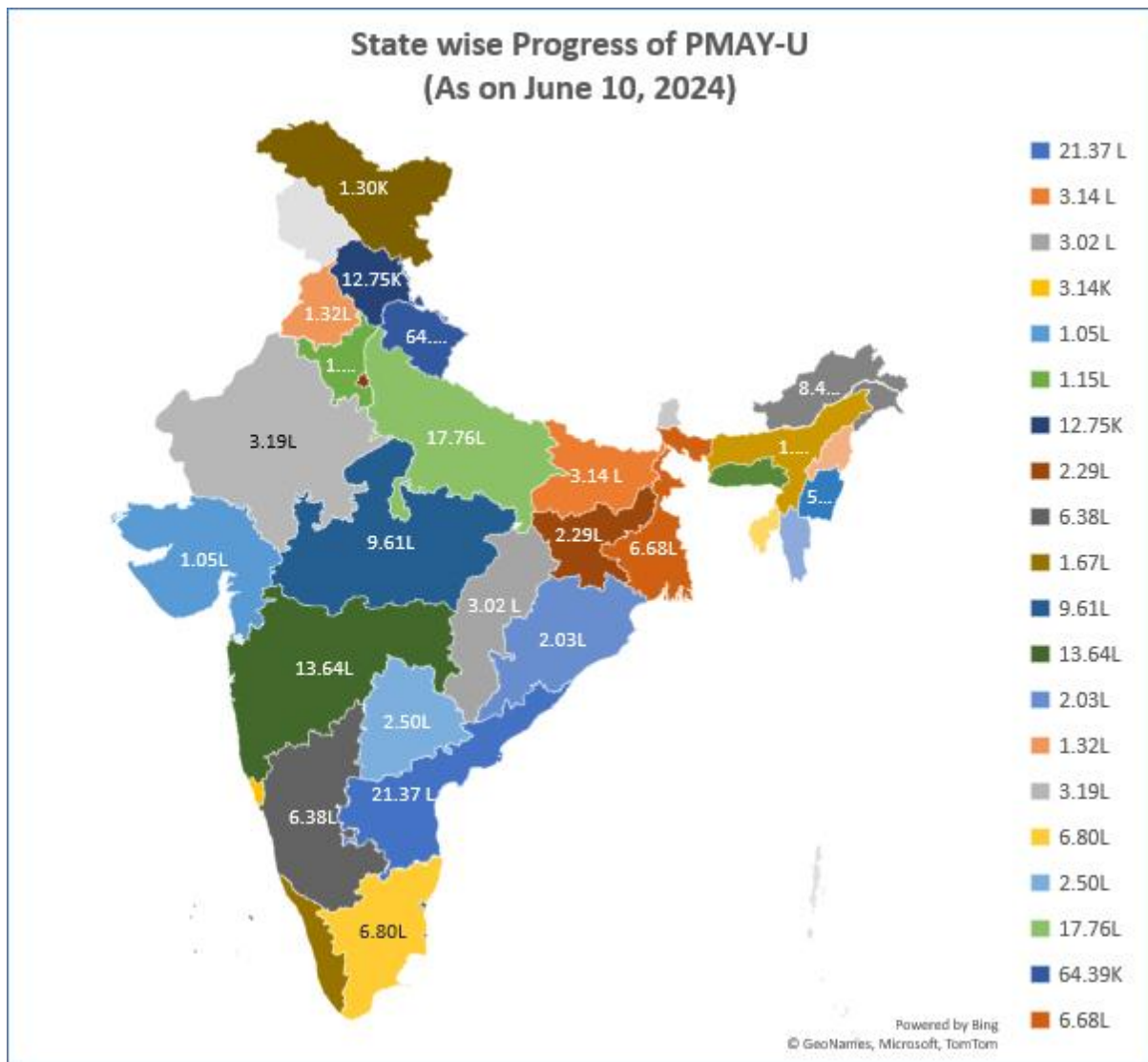
Significant progress has been made under the Pradhan Mantri Awas Yojana-Urban (PMAY-U) across various states and Union Territories (UTs) in India. This widespread sanctioning of housing units reflects the collective commitment of states and UTs towards the overarching

goal

Sr No	Name of the State/UT	Sanctioned
1	Andhra Pradesh	21,37,028
2	Uttar Pradesh	17,76,823
3	Maharashtra	13,64,923
4	Gujarat	10,05,204
5	Madhya Pradesh	9,61,147
6	Tamil Nadu	6,80,347
7	West Bengal	6,68,953
8	Karnataka	6,38,121
9	Rajasthan	3,19,863
10	Bihar	3,14,477

of

'Housing for All' by 2022. Following is a table showcasing the top ten performing states:



Pradhan Mantri Awas Yojana – Grameen (PMAY – G)

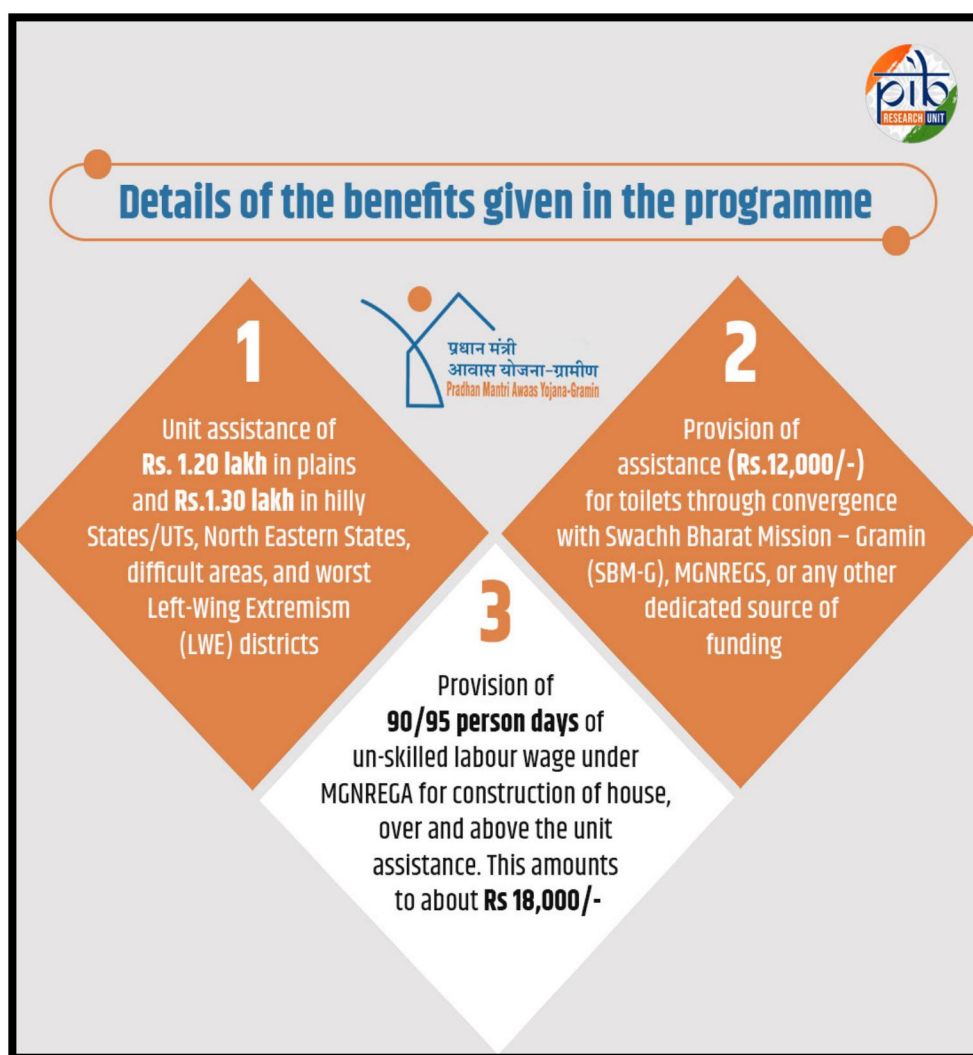
The Pradhan Mantri Awas Yojana – Rural (PMAY – Rural) was launched in 2016, aiming to provide housing for the poorest segments of society. Beneficiaries are selected through a rigorous three-stage validation process that includes the Socio-Economic Caste Census 2011, Gram Sabha approvals, and geo-tagging. This ensures that aid reaches the most deserving individuals. The scheme has further incorporated the use of IT and Direct Benefit Transfer (DBT) for efficient fund disbursement, the implementation of region-specific housing designs, and evidence-based monitoring through geo-tagged photos at various construction stages.

Main activities/functions of the scheme:

- Formulation of policy guidelines,
- Release of funds under PMAYG

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.
- 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.



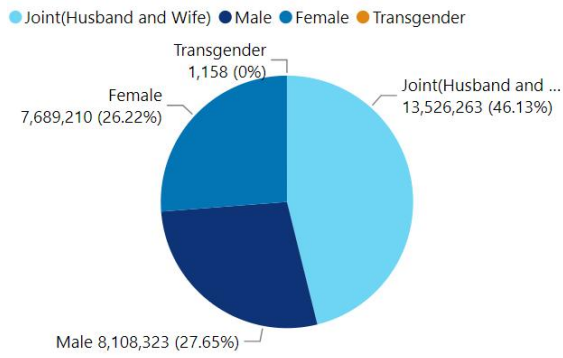
Progress under PMAY-G:

Under the Pradhan Mantri Awas Yojana - Gramin (PMAY-G), the Government has set an ambitious target to build 2.95 crore houses. As of June 12, 2024, 2.94 crore houses have been sanctioned, and 2.62 crore houses have been completed, significantly improving the living conditions of millions of rural families.

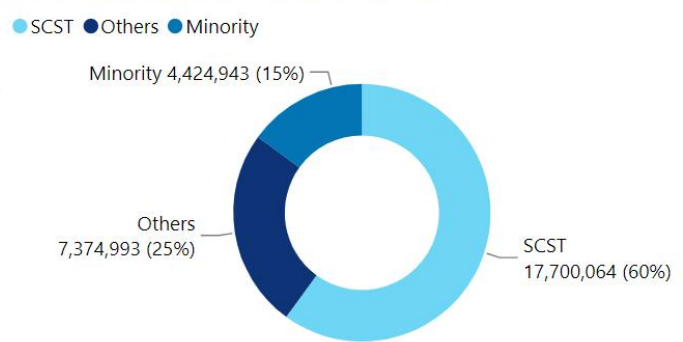
MoRD Target (in No.)	Sanctioned (in No.)	Completed (in No.)
2,95,00,000	2,94,66,381	2,62,23,338

The distribution of house ownership reflects a significant push towards empowerment. Of the houses constructed, 81.08 lakh (27.65%) are owned by males, 2.12 crore (72.35%) by women and joint ownership, and 1,158 by transgender individuals. This distribution highlights the inclusive approach of PMAY-G in promoting joint ownership and ensuring that women have a secure and equal stake in housing assets. Further, of the total allocations, 44.24 lakh houses (15%) are targeted for minority communities, 1.77 crore houses (60%) are designated for Scheduled Castes (SC) and Scheduled Tribes (ST), and 73.74 lakh houses (25%) are aimed at other categories.

Allotee Typewise % Completion - Cummulative

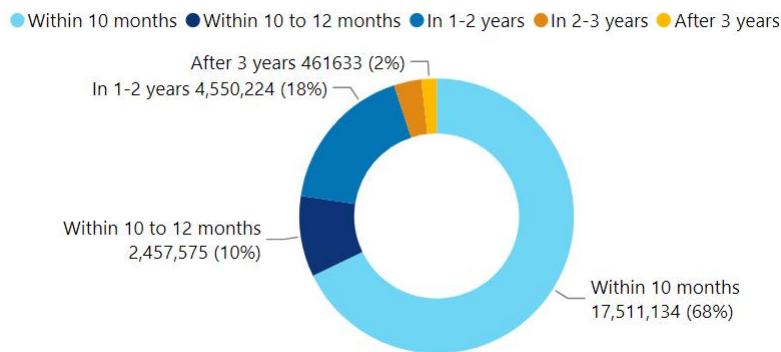


Total Target by Social Category - Cummulative



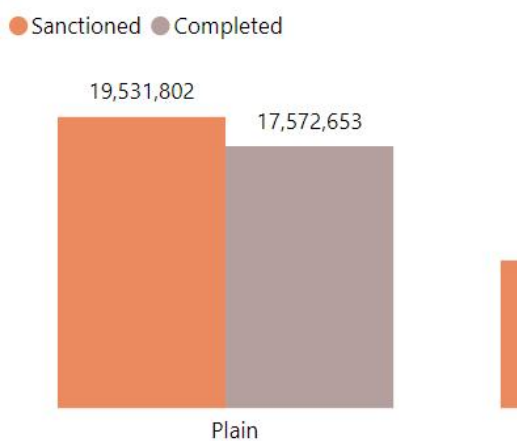
A significant 1.75 crore houses, accounting for 68% of the total, were completed within 10 months, 24.57 lakh houses, representing 10%, were finished within 10 to 12 months, 45.5 lakh houses (18%) were completed in 1 to 2 years, while only 4.61 lakh houses (2%) took more than 3 years to be completed. This swift execution highlights the effectiveness and commitment of the PMAY-G in improving housing conditions for rural populations.

Houses Completion within 365 day vs after 365 days



In plain areas, out of the 1.95 crore houses sanctioned, a remarkable 1.75 crore have been completed, showcasing a high completion rate. In hilly areas, 99.08 lakh houses were sanctioned, with 84.21 lakh already completed. This demonstrates the program's commitment and efficiency in delivering housing solutions, even in challenging geographical regions.

House Completion Status by State and I



The Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana

Building 3 Crore More Rural and Urban Houses for a Brighter Future.

stands as a testament to the Indian government's commitment to improving the living conditions of its citizens. The impressive progress in house completion rates, the empowerment of women through joint ownership, and the focus on vulnerable social categories highlight the comprehensive and inclusive nature of this initiative. As the program continues to evolve, it not only aims to fulfill the basic need for shelter but also to uplift the socio-economic status of millions, fostering a stronger and more resilient rural India. The success of PMAY thus far sets a promising precedent for future endeavors in achieving the vision of "Housing for All."

References

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