Pradhan Mantri Awas Yojana

Why in news?

Recently, the Union cabinet approved for constructing 3 crore more rural and urban houses under the Pradhan Mantri Awas Yojana with higher assistance per beneficiary.

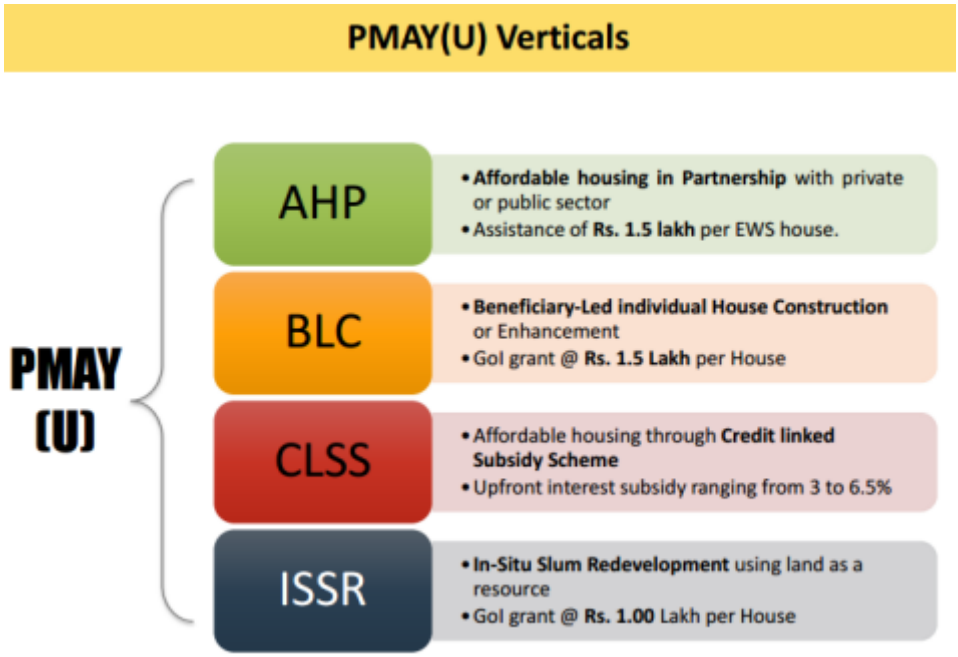
What is Pradhan Mantri Awas Yojana?

- In pursuance to the goal of Housing for all, PM awas Yojana was launched.
- **Types** – There are two types of schemes covering both urban and rural areas.
    - **PMAY-G** – Pradhan Mantri Awas Yojana Gramin
    - **PMAY-U** – Pradhan Mantri Awas Yojana Urban
- **Mission** – To achieve the objective of providing "Housing to All" by the year 2024.
- To construct a house for poor people who don't have their own house which is beneficial for both urban and rural areas.
- **Mode -** It is a centrally sponsored scheme, by which the Centre and states share expenses in
    - **60:40 ratio** – In plain areas
    - **90:10 ratio** – In northeastern states, two Himalayan states and the UT of Jammu and Kashmir.
    - **100% by Centre** – In case of other Union Territories, including the UT of Ladakh.
- **Eligibility** – The applicant should also be an Indian citizen who should not own any pucca house before applying.
- No member of the family should have a government job as well.
- **Targeted beneficiaries** – A total of 4.21 crore houses have been built for eligible poor families in the last 10 years.
- **Empowers women** – It provides the ownership of houses in name of female member or in joint name.
- **Empowers marginalized groups** – Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society.
- **New initiatives in 2024** – Among sanctioned *three crore houses,* two crore will be constructed under PMAY-Gramin, while 1 crore under PMAY-Urban.
- The government have decided to *increase the cost of construction* of the PMAY-G house from existing Rs 1.2 lakh to Rs 1.8 lakh in the plains and Rs 1.3 lakh to Rs 2 lakh in the hilly areas.

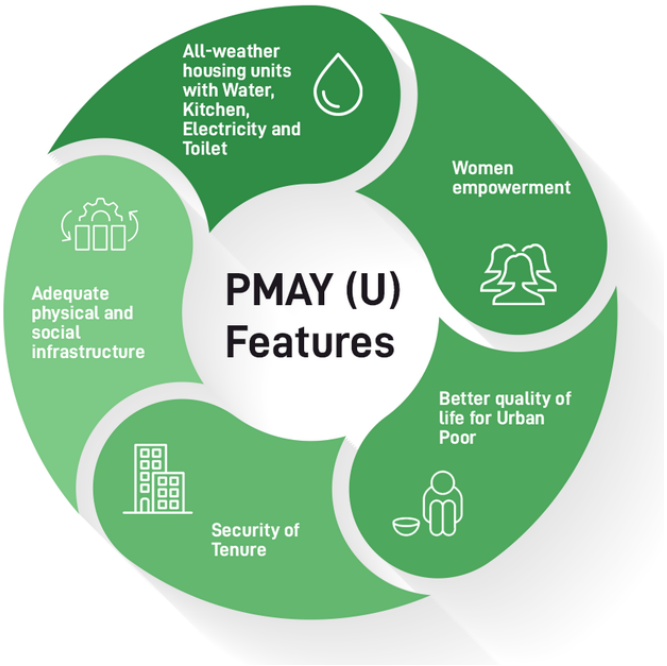
What is PMAY-Urban?

- **Launched in** – ***2015***
- **Nodal ministry** – *Ministry of Housing and Urban Affairs* (MoHUA).

- **Coverage** – Over the entire urban area including Statutory Towns and Notified Planning Areas.



- **Approach** – It *adopts a cafeteria approach* to suit the needs of individuals based on the geographical conditions, topography, economic conditions, availability of land, infrastructure etc.
- **Basic amenities** – Facilities like toilet, water supply, electricity and kitchen are covered.



- **Major initiatives** – *Robust MIS System* to help all stakeholders to seamlessly manage information pertaining to physical and financial progress.
- The transfer of the assistance beneficiaries is being done through *Direct Benefit*

Transfer (DBT).
- A web based monitoring system, *CLSS Awas Portal (CLAP)* integrates all stakeholders in real time environment.
- *ANGIKAAR* (A campaign for change management) focuses on adopting best practices.
- *Global Housing Technology Challenge* aims to identify and mainstream a basket of innovative construction technologies.
    - *Light House projects* under this ushered a paradigm shift in the construction technology.

What is PMAY-Grameen?

- **Launched in** – 2016, it was previously known as the Indira Awas Yojana.
- **Nodal Ministry** – Ministry of Rural Development
- **Coverage** – It covers rural regions of India (excluding Chandigarh and Delhi).
- **Beneficiaries** – They are selected on the basis of housing deprivation parameters in the Socio-Economic Caste Census 9SECC) 2011 data and the list of beneficiaries is validated by the Gram Sabha.
- **Assistance** – It gives *financial assistance* to the people who have land and want to build houses.
- The banks also provide *home loans* at low interest rates under this scheme while the government provides *subsidies on home loans*.
- Along with financial assistance, the beneficiary is also offered *90 days of employment* under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to construct toilets.
- **Targets** – Of the sanctioned 2.95 crore houses, 2.61 crore have been built till date.

What are the challenges associated with PMAY?

- **Scarcity of land** – There is little to no space for further development in urban areas.
- **Land acquisition** – The tedious acquisition process makes it difficult to initiate affordable housing projects.
- **Delayed project approvals** – Lengthy and cloudy approval process has often a barrier towards curbing the cost of realty projects.
- **Higher cost** – There is issue of rising cost of raw materials and labour.
- **Age-old technologies** – It leads to have an extended gestation period and extend the construction cycle up to 2-3 years.
- **Lack of skilled workforce** – It affects not only the quality but also delays the completion of the projects.

What lies ahead?

- Moving to the peripheral areas where land is available in plenty and at competitive prices.
- Easing land acquisition process or government acquiring land and handing over the same to developers at a higher subsidy/incentive.
- An efficient single-window clearance system enabling speedy approvals to realty projects.
- Curbing inflation, tax rebates on construction material for PMAY projects.

- Adopting globally-available mass construction technologies.
- Development of training centres across the country and to have internationally recognised certification to skilled professionals.

References

1. Indian Express | Addition of 3 Crore houses under PMAY
2. Mygov.in| Pradhan Mantri Awas Yojana - Urban
3. Vikaspedia| PMAY-Gramin

