



# Bihar Requests Funds Under PMAY-G

## Why in News?

Recently, The **Rural Development Department (RDD) of Bihar** has sent a new request to the **Ministry of rural development** to approve Rs. 13.5 lakh additional housing units for homeless families under [Pradhan Mantri Awas Yojana-Gramin \(PMAY-G\)](#).

## Key Points

- The RDD has constructed 36.64 lakh dwelling units out of the total 37 lakh units that were sanctioned under the PMAY-G during the period from 2016-17 to 2023-24.
- **Each beneficiary under PMAY-G gets Rs 1.30 lakh** for a dwelling unit, along **with labour cost** as per rates **under rural employment guarantee scheme** [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#).

## Pradhan Mantri Awas Yojana- Gramin (PMAY-G)

- **Launch:**
  - 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) from 1st April 2016, as a [centrally sponsored scheme](#).
  - However, the government missed this target and in **August 2022** extended the deadline for ensuring **“Housing for All” to December 2024**.
- **Ministry Involved:**
  - Ministry of Rural Development.
- **Status:**
  - States/UTs have **sanctioned 2.85 crore houses to the beneficiaries** and 2.22 crore houses have been completed till March 2023.
- **Aim:**
  - To provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses by the end of March 2022.
  - To help rural people [Below the Poverty Line \(BPL\)](#) in the construction of dwelling units and upgradation of existing unserviceable kutcha houses by assisting in the form of a full grant.
- **Beneficiaries:**
  - People belonging to [SCs/STs](#), freed bonded labourers and non-SC/ST categories, widows or next-of-kin of defence personnel killed in action, ex-servicemen and retired members of the paramilitary forces, disabled persons and [minorities](#).
- **Selection of Beneficiaries:**
  - Through a three-stage validation such as [Socio-Economic Caste Census 2011](#), [Gram Sabha](#), and [geo-tagging](#).
- **Cost Sharing:**
  - The Centre and states share expenses in 60:40 ratio in case of plain areas, and in **90:10 ratio for northeastern states**, two Himalayan states and the UT of Jammu and Kashmir.
    - The Centre bears **100% cost in case of other Union Territories, including the UT of Ladakh**.

## Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

▪ **About:**

- MGNREGA is one of the **largest work guarantee programmes in the world launched in 2005** by the [Ministry of Rural development](#).
- It provides a **legal guarantee for one hundred days of employment in every financial year to adult members of any rural household** willing to do public work-related unskilled manual work at the statutory minimum wage.

- **Active workers:** 14.32 Crore (2023-24)

▪ **Major Features:**

- The **cornerstone of MGNREGA's design is its legal guarantee**, ensuring that any rural adult can **request work and must receive it within 15 days**.
  - If this commitment is not met, an "[unemployment allowance](#)" must be provided.
- It requires that priority shall be given to women in such a way that at least one-third of the beneficiaries shall be women who have registered and requested for work.
- Section 17 of the MGNREGA has mandated **Social audit of all Works** executed under the MGNREGA.

▪ **Implementation Agency:**

- **The Ministry of Rural Development (MRD)**, Govt of India is monitoring the entire implementation of this scheme in association with state governments.

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