



## Pradhan Mantri Awas Yojna Gramin

**For Prelims:** Pradhan Mantri Awas Yojna Gramin, Pradhan Mantri Awas Yojana – Urban.

**For Mains:** Welfare Schemes, Government Policies & Interventions, Issues Relating to Development, Significance of Pradhan Mantri Awas Yojana Gramin.

### Why in News?

Recently, the Prime Minister inaugurated 5.21 lakh houses of beneficiaries of [Pradhan Mantri Awas Yojna \(PMAY\)-Gramin](#) in Madhya Pradesh.

### What is Pradhan Mantri Awas Yojna Gramin?

- **Launch:**
  - It was launched by the **Ministry of Rural development to achieve the objective of “Housing for All” by 2022**, the erstwhile rural housing scheme **Indira Awaas Yojana (IAY)** was restructured to PMAY-G w.e.f 1st April, 2016.
- **Objectives:**
  - 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 construction of dwelling units and upgradation of existing unserviceable kutcha houses** by providing assistance in the form of a full grant.
- **Beneficiaries:**
  - People **belonging to [SCs/STs \(Scheduled Castes/Scheduled Tribes\)](#), 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 - **[Socio Economic Caste Census 2011](#), [Gram Sabha](#), and [geo-tagging](#).**
- **Cost Sharing:**
  - The cost of unit assistance is shared between Central and State Governments in the ratio **60:40 in plain areas and 90:10 for North Eastern and hilly states**.
- **Features:**
  - The **minimum size of the house has been increased to 25 sq.mt** (from 20sq.mt) with a hygienic cooking space.
  - The **unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh** in plain and from Rs. 75,000 to Rs. 1.30 lakh in hilly states.
  - The assistance for construction of toilets shall be leveraged through convergence with **[Swachh Bharat Mission-Gramin \(SBM-G\)](#), [MGNREGS](#)** or any other dedicated source of funding.
  - Convergence for piped drinking water, electricity connection, LPG gas connection etc. different Government programmers are also to be attempted.

## What is Pradhan Mantri Awas Yojana - Urban?

### ▪ Launch:

- Launched by the Ministry of Housing and Urban Affairs on **25<sup>th</sup> June 2015**, intends to provide housing for all in urban areas by year 2022.

### ▪ Features:

- **Addresses Urban housing shortage** among the Urban Poor including the Slum Dwellers by ensuring a pucca house to eligible urban poor.
- The Mission **covers the entire urban area consisting of Statutory Towns, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority** under State legislation which is entrusted with the functions of urban planning & regulations.
- All houses under PMAY(U) **have basic amenities like toilets, water supply, electricity and kitchen.**
- The Mission **promotes women empowerment by providing the ownership** of houses in the name of female members or in joint name.
- Preference is also given to differently abled persons, senior citizens, SCs, STs, **OBCs (Other Backward Classes)**, Minority, single women, **transgender** and other weaker & vulnerable sections of the society.

### ▪ Divided into Four Verticals:

- **In-situ Rehabilitation of existing slum dwellers** using land as a resource through private participation.
- Credit Linked Subsidy.
- Affordable Housing in Partnership.
- Beneficiary-led individual house construction/enhancement.

**Source: IE**

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