



PMAY-G and Rural Poverty Alleviation in India

For Prelims: [Pradhan Mantri Awas Yojana-Gramin](#), [Poverty](#), [Geo-tagging](#), [Swachh Bharat Mission Grameen](#), [World Bank](#), [Pradhan Mantri Gram Sadak Yojana](#), [Jal Jeevan Mission](#), [MGNREGA Scheme](#), [Lakshpati Didi](#), [Mission Indradhanush](#), [Unemployment](#), [Below Poverty Line](#), [Self-Help Groups](#)

For Mains: Pradhan Mantri Awas Yojana-Gramin, Rural development, Alleviating Rural poverty.

Source: [PIB](#)

Why in News?

The **Ministry of Rural Development** highlighted the progress of the [Pradhan Mantri Awas Yojana-Gramin \(PMAY-G\)](#) and emphasized intensifying efforts to create **poverty-free villages**.

- By ensuring the timely and effective implementation of rural development schemes, the ministry aims to achieve poverty-free India.

What are the Key Facts About PMAY-G?

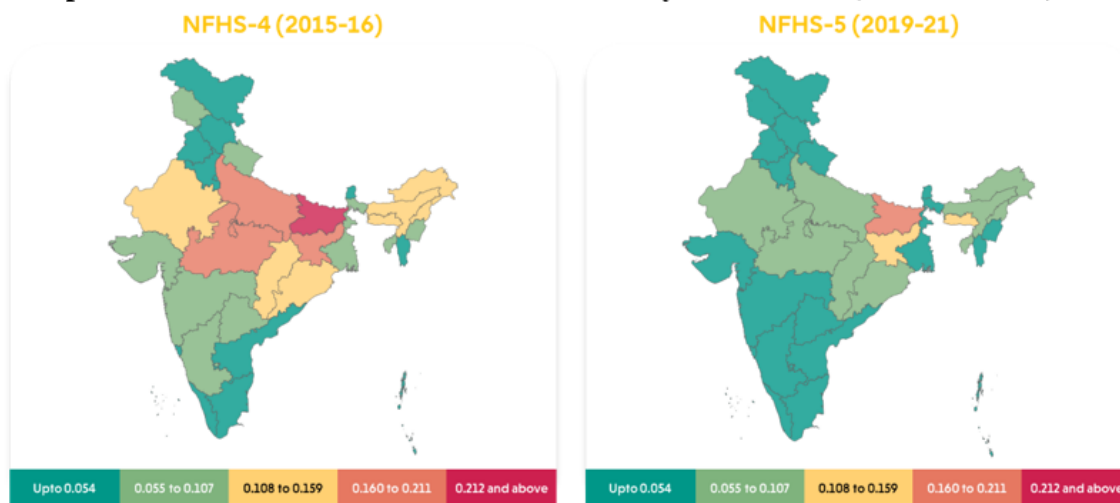
- **About:** Introduced in **2016** to provide affordable housing for the rural poor. Beneficiaries are Selected based on [Socio-Economic Caste Census \(SECC\) 2011](#) data, validated through [Gram Sabha approvals](#) and [geo-tagging](#).
- **Benefits Under PMAY-G:**
 - **Financial Assistance:** Beneficiaries are given Rs 1.20 lakh in plain areas and Rs 1.30 lakh in 2 Hill States (Himachal Pradesh and Uttarakhand), North-Eastern Region, and Union Territories(UT) of Jammu and Kashmir and Ladakh.
 - Cost Sharing patterns include **60:40** (Centre: State) in plain areas and **90:10**(Centre: State) in northeastern, Himalayan states (Himachal Pradesh and Uttarakhand), and UT of Jammu and Kashmir. **100% Centre-funded** in UT Ladakh.
 - **Toilet Support:** Rs 12,000 for toilet construction via [Swachh Bharat Mission Grameen \(SBM-G\)](#).
 - **Cooking Fuel:** In convergence with [Pradhan Mantri Ujjwala Yojana](#), one LPG connection per house is provided.
 - **Employment Support:** 90/95 person-days of unskilled work under [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#) for house construction.
- **Earmarking of Targets:** The scheme reserves 60% of targets for [Scheduled Castes \(SC\)](#) and [Scheduled Tribes \(ST\)](#) households, with 59.58 lakh SC and 58.57 lakh ST houses completed.
- **Extension of the Scheme:** The scheme, initially targeting **2.95 crore houses by 2023-24**, has been extended to include **2 crore more houses** with a total outlay of Rs 3,06,137 crore for FY 2024-29.
- **Achievements of PMAY-G:** As of November 2024, **3.21 crore houses have been sanctioned**, and **2.67 crore houses have been completed**.

- 4.19 lakh houses, including 71,000 under [Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan \(PM-JANMAN\)](#), have been completed between **June and December 2024**.
- **Mobile Applications: Awas Plus-2024 App** launched to streamline beneficiary identification.
 - **Awas Sakhi App** introduced to enhance transparency and monitoring.

Poverty

- **About:** According to the [World Bank](#), Poverty is the lack of sufficient income or resources to meet basic needs. It can manifest as **deprivation in areas like housing, food, or health**.
 - The broadest view of poverty focuses on an **individual's ability to function in society, encompassing lack of income, education, health, power, and political freedoms**.
 - The World Bank adopted **USD 2.15** as the international poverty line using the **2017 Purchasing Power Parity (PPP)**, up from USD 1.90 set in the 2015 update using the 2011 PPP.
- **Absolute Poverty:** A condition where individuals lack the resources to meet basic needs like food, shelter, and healthcare, typically measured by the poverty line.
- **Relative Poverty:** Poverty defined by an individual's standard of living compared to others in society, highlighting economic inequality.
- **Poverty Statistics in India:** [National Family Health Survey-5 \(2019-21\)](#) data shows that **14.96% of India's population** is multidimensionally poor, down from **24.85% in NFHS-4 (2015-16)**, with **135 million people escaping poverty**.
 - The [Multidimensional Poverty Index \(MPI\)](#) has decreased from 29.17% in 2013-14 to 11.28% in 2022-23, indicating a 17.89% point reduction.
 - The [Household Consumption Expenditure Survey \(HCES\)](#) reveals that **rural poverty dropped to 7.2% in 2022-23** from 25.7% in 2011-12, while **urban poverty fell to 4.6% from 13.7% in the same period**.

// Comparative view of the Multidimensional Poverty Index Score (State/UT-wise)



The colour represents the MPI score of a state. The colour moves from green, through yellow, to red as the MPI score increases. Green represents areas with the lowest MPI scores while red represents areas with the highest MPI scores. The legend shows the range of MPI scores in India, based on the values for 2015-16. Both the comparative maps use the same legend to represent the change in MPI scores between 2015-16 to 2019-21.

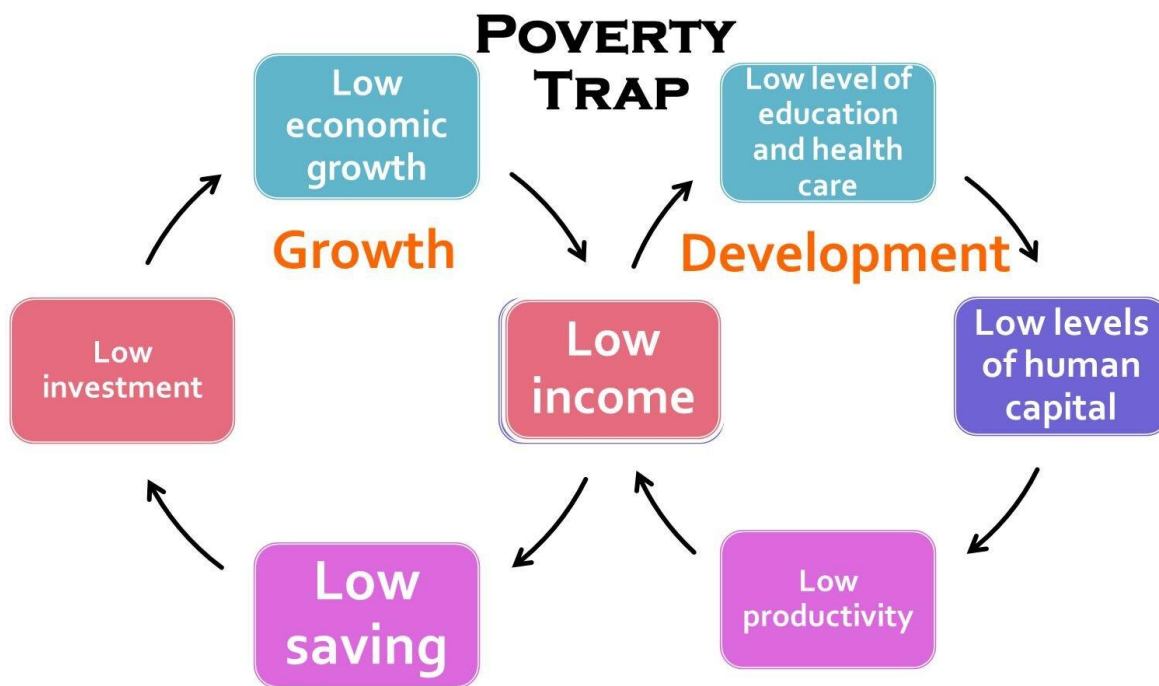
What are the Other Schemes that Contribute to Poverty-Alleviation in Villages?

- **Infrastructure:**
 - [Pradhan Mantri Gram Sadak Yojana \(PMGSY\)](#)
 - [Jal Jeevan Mission](#)
- **Social Protection Schemes:**
 - [National Social Assistance Program \(NSAP\)](#)

- [Janani Suraksha Yojana](#)
- [Pradhan Mantri Jan Dhan Yojana](#)
- [Pradhan Mantri Jeevan Jyoti Bima Yojana](#)
- [Pradhan Mantri Suraksha Bima Yojana](#)
- **Livelihood Enhancement Schemes:**
 - [MGNREGA Scheme](#)
 - [NRLM \(National Rural Livelihood Mission\)](#)
 - [Pradhan Mantri Kaushal Vikas Yojana \(PMKVY\)](#)
 - [Pradhan Mantri Mudra Yojana](#)
 - [Lakshpati Didi Initiative](#)
- **Health:**
 - [Pradhanmantri Jan Arogya Yojana \(Ayushman Bharat\)](#)
 - [Mission Indradhanush](#)

What are the Challenges in Removing Poverty in Rural India?

- **Dependency on Agriculture:** A large portion of the **rural population depends on agriculture**, which faces challenges like **climate change, erratic monsoons, and poor irrigation**.
 - **Low agricultural productivity** and reliance on traditional methods further limit income generation.
- **Unemployment and Underemployment:** There are limited job opportunities outside agriculture, leading to high **unemployment and underemployment rates**. This is compounded by a **lack of skills and education**.
- **Limited Access to Services:** Basic services such as education, healthcare, sanitation, and infrastructure are often inadequate.
- **Land Ownership:** Many rural families lack **land ownership or secure land rights, hindering investment in livelihoods**.
- **Social Inequality:** Marginalized communities, including women, SCs, and STs, face discrimination and limited access to resources. This perpetuates cycles of poverty.
- **Migration:** Many young, educated individuals migrate to **urban areas for better opportunities, leading to a "brain drain" in rural regions**.
- **Governance Challenges:** The **weak implementation or under-implementation of policies** like the [Operation Greens Scheme](#), **corruption**, inadequate data, and limited public awareness further hinder effective poverty reduction in rural India.
 - A focus on **short-term measures** rather than long-term solutions also impedes progress.



How Can Rural India be Made Poverty-free?

- **Achieve Sustainable Development Goals (SDGs):**
 - **No Poverty (SDG 1)** social protection and employment.
 - **Zero Hunger (SDG 2)** food security through **Public Distribution System** and agriculture schemes.
 - **Good Health and Well-Being (SDG 3)** universal health coverage under **Ayushman Bharat**.
 - **Reduced Inequalities (SDG 10)** improve financial inclusion and equitable access to resources.
- **Social Protection and Welfare:** Ensure comprehensive **coverage under old age, widow, and disability pensions**, 100% healthcare access and social protection for **Below Poverty Line (BPL)** families to prevent poverty relapse.
- **Employment Generation and Livelihoods:** Provide employment under MGNREGA as needed, identify **skill enhancement needs** through **ward and mahila sabhas**, and conduct **skill mapping and training** via **District Kaushal Kendras**.
- **Linking SHGs and Farmers' Groups:** Integrate **Self-Help Groups (SHGs)** and **Farmers Producer Organisations (FPO)** with enterprise schemes to improve income levels.
 - Empower **Pashu Mitras** and **Kisan Mitras** to support farmers with technical assistance.
- **Infrastructure Development:** Develop roads, schools, and community centers to enable growth and better access to services.
 - **As a part of Digital Inclusion**, ensure **100% registration of farmers on online platforms** (e.g., **National Agriculture Market (eNAM)**) to provide them with real-time access to schemes.
- **Behavioral and Social Change:** Actively discourage informal credits on exploitative terms. Address **substance abuse** within the community.
 - Encourage women's participation in decision-making and economic activities.
- **Disaster Preparedness and Climate Action:** Establish a **Task Force for Disaster Risk Reduction (DRR)** and integrate activities into the Gram Panchayat Development Plan (GPDP)
 - Promoting sustainable agriculture and climate-resilient practices via **Krishi Vigyan Kendras (KVKs)**.



Achieve 100%



100% eligible beneficiaries covered under **old age, widow and disability pensions.**



100% self-help groups (SHGs) and farmers groups are linked to enterprise schemes.



100% access to services as per citizen's charter.



100% enrolment of households under public distribution system (PDS).



100% coverage under **Ayushman Bharat Yojana.**



100% distribution of job cards to all applicants.



100% registration of farmers on website: www.upagriculture.com



Continuous employment to all active job card holders as per demand under MGNREGA.

Conclusion

Poverty alleviation in rural India needs a comprehensive approach, combining housing, financial aid, employment, and infrastructure development. Addressing challenges like **agriculture dependence**, **unemployment**, and **social inequality** is crucial for achieving poverty-free villages through sustainable development, skill enhancement, and financial inclusion.

Drishti Mains Question:

Assess the challenges faced by rural India in achieving poverty reduction and the role government initiatives play in overcoming these challenges.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Prelims

Q. How does the National Rural Livelihood Mission seek to improve livelihood options of rural poor? (2012)

1. By setting up a large number of new manufacturing industries and agribusiness centres in rural areas
2. By strengthening 'self-help groups' and providing skill development
3. By supplying seeds, fertilizers, diesel pump-sets and micro-irrigation equipment free of cost to farmers

Select the correct answer using the codes given below:

- (a) 1 and 2 only
- (b) 2 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (b)

Q. Increase in absolute and per capita real GNP do not connote a higher level of economic development, if (2018)

- (a) industrial output fails to keep pace with agricultural output.
- (b) agricultural output fails to keep pace with industrial output.
- (c) poverty and unemployment increase.
- (d) imports grow faster than exports.

Ans (c)

Q. In a given year in India, official poverty lines are higher in some States than in others because (2019)

- (a) poverty rates vary from State to State
- (b) price levels vary from State to State
- (c) Gross State Product varies from State to State
- (d) quality of public distribution varies from State to State

Ans (b)

Q. The Multi-dimensional Poverty Index developed by Oxford Poverty and Human Development Initiative with UNDP support covers which of the following?(2012)

1. Deprivation of education, health, assets and services at household level
2. Purchasing power parity at national level
3. Extent of budget deficit and GDP growth rate at national level

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 2 and 3 only

(c) 1 and 3 only

(d) 1, 2 and 3

Ans (a)

Mains

Q. Though there have been several different estimates of poverty in India, all indicate reduction in poverty levels over time. Do you agree? Critically examine with reference to urban and rural poverty indicators **(2015)**

PDF Refernece URL: <https://www.drishtias.com/printpdf/pmay-g-and-rural-poverty-alleviation-in-india>

