



# Pradhan Mantri Awas Yojana-Gramin

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## Why in News?

Recently, the Indian government has taken significant steps to enhance its rural housing scheme under the [Pradhan Mantri Awas Yojana-Gramin \(PMAY-G\)](#) by initiating a survey of kutcha houses nationwide and launching the **Awas Sakhi mobile app**.

- This initiative aims to identify new beneficiaries for pucca (all-weather) homes, helping families with inadequate housing.

## What is the Purpose of the Survey of Kutcha Houses?

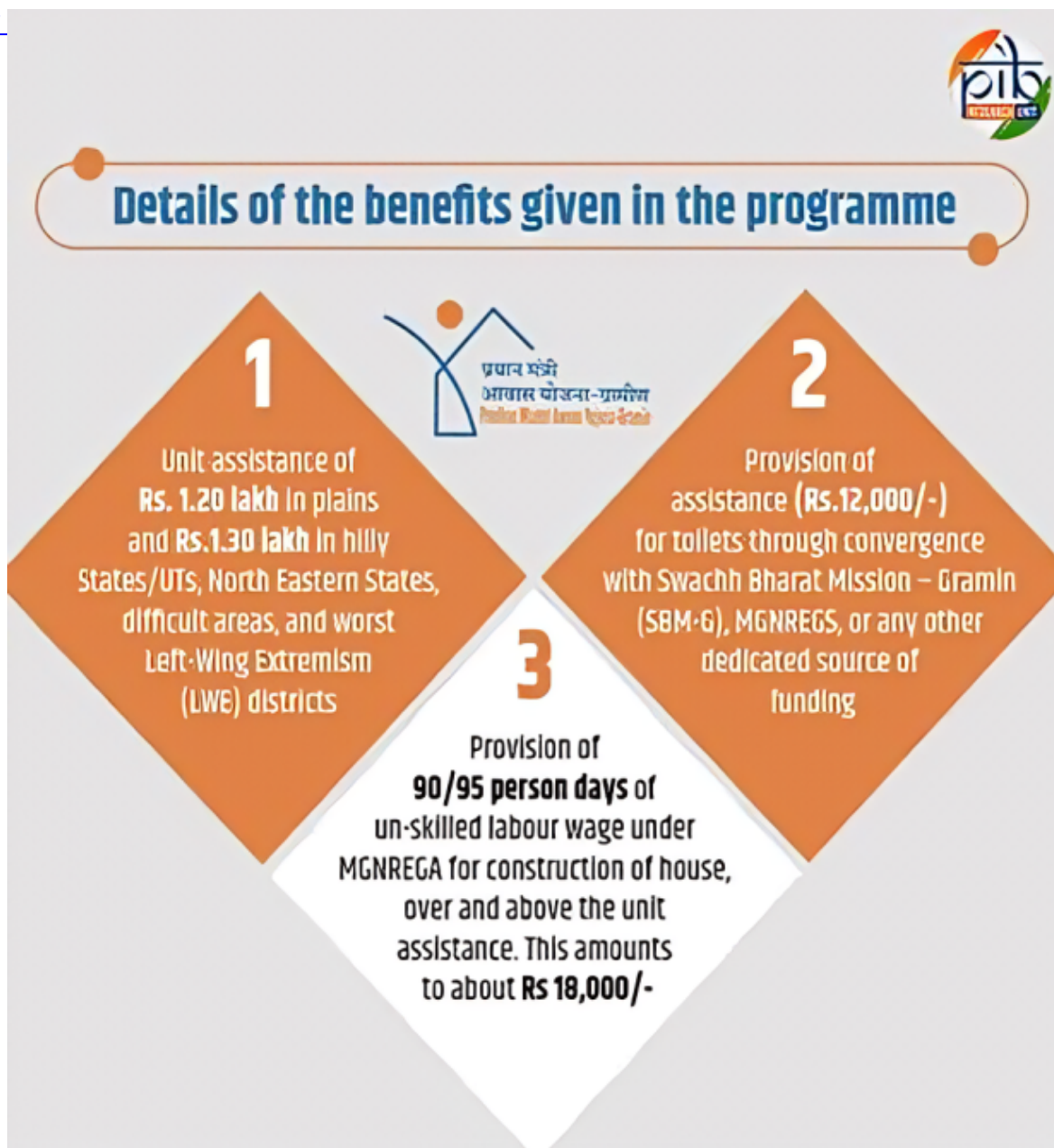
- **Addressing Housing Inadequacy:** It aims to gather data on families living in kutcha dwellings, allowing the government to focus **resources on those most in need of assistance**.
- **Supporting the Awas Sakhi Mobile App:** The survey will complement the recently launched Awas Sakhi mobile app, which streamlines the application process for beneficiaries and provides them with easy access to information and resources related to housing.

## What is the Pradhan Mantri Awas Yojana-Gramin (PMAY-G)?

- **About:** Launched in 2016, the PMAY-G aims to provide housing for the poorest segments of society.
  - The selection of beneficiaries involves a thorough **three-stage validation process**, including the [Socio-Economic Caste Census 2011](#), [Gram Sabha](#) approvals, and [geo-tagging](#), ensuring that aid reaches the most deserving individuals.
- **Under PMAY-G Beneficiaries Receive:**
  - **Financial Assistance:** Rs 1.20 lakh in plain areas and Rs 1.30 lakh in hilly states, including northeastern states and union territories.
  - **Additional Support for Toilets:** Rs 12,000 for constructing toilets through convergence with schemes like [Swachh Bharat Mission - Gramin \(SBM-G\)](#) or [Mahatma Gandhi National Rural Employment Guarantee Scheme \(MGNREGS\)](#) or any other dedicated source of funding.
  - **Employment Support:** Mandatory provision of 90/95 person-days of unskilled wage employment for beneficiaries through [Mahatma Gandhi National Rural Employment Guarantee Act \(MGNREGA\)](#) for house construction.
  - **Basic Amenities:** Access to water, [Liquefied petroleum gas \(LPG\)](#), and electricity connections through convergence with relevant schemes.
- **Cost Sharing:** The Centre and states share expenses in the **60:40 ratio in the case of plain areas**, and **90:10 for Northeastern states**, two Himalayan states (Himachal Pradesh and Uttarakhand) and the Union Territory (UT) of J&K.
  - **The Centre bears 100% cost in the case of other UTs including Ladakh.**
- **Progress Under PMAY-G:** The Government has set an ambitious target to build **2.95 crore houses**. As of August 2024, **2.94 crore houses have been sanctioned**, and **2.64 crore houses have been completed**, significantly improving the living conditions of millions of rural families.

- **Recent Developments:** The Union Cabinet, in August 2024 approved financial assistance for the construction of **two crore additional houses** at the existing unit assistance.
  - The PMAY-G eligibility criteria have been relaxed, and those owning bikes or scooters can now make it to the beneficiary list. People earning up to **Rs 15,000 a month** will now also be eligible for a house (the earlier limit was Rs 10,000).
  - This initiative, set to **span from FY 2024-2029**, aims to address ongoing housing needs, benefiting nearly **10 crore individuals** and ensuring safe, hygienic, and socially inclusive housing for those currently without proper shelter or living in dilapidated conditions.

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## 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)**

**Exp:**

- **The National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by the Ministry of Rural Development.** This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHGs (Self Help Groups) and make them capable for selfemployment.
- Pillars of NRLM:
  - Enhancing and expanding existing livelihood options of the poor,
  - Building skills for the job market outside,
  - Nurturing self-employed and entrepreneurs **Hence, 2 is correct.**
- The Mission neither focuses on setting up a large number of new manufacturing industries, nor agribusiness centres in rural areas. Its objective is not to supply seeds, fertilizers, diesel pump-sets and micro-irrigation equipment. **Hence, 1 and 3 are not correct. Therefore, option (b) is the correct answer.**

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