

Rural Housing and PMAY-G

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IV SBS - I

II BA HISTORY (3rd Semester)

Evolution of the Rural Housing Scheme



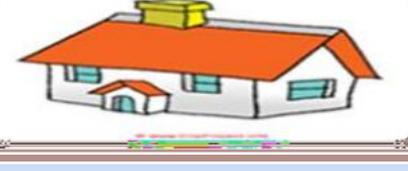
1957

- Village Housing Program under Community Development Movement



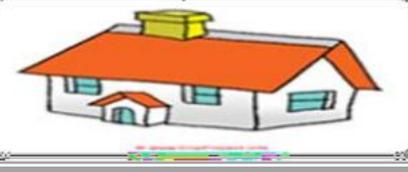
1980's

- Housing under National Rural Employment Programme (1980) and Rural Landless Employment Guarantee Programme (1983)



1989

- IAY as a sub scheme under Jawahar Rozgar Yojana



1996

- Indira Awas Yojana (IAY) made an independent scheme



2016

- IAY restructured into Pradhan Mantri Awas Yojana – Gramin (PMAY-G) in view of the objective of the Government “Housing for All” by 2022.

Erstwhile Rural Housing Programme – Indira Awaas Yojana (IAY)

Eligibility - Rural BPL Households

Unit assistance Rs.70,000/- (75,000/- for difficult areas/ Hilly and IAP district – Integrated Action Plan to develop Tribal and backward districts in Left Wing Extremism Areas)

From the inception of the scheme 3.60 crore houses have been constructed.

Central funds of Rs.1,06,798.93 crore provided as assistance to beneficiaries

Findings of Performance Audit of IAY by C&AG in 2014

➤ **Non-assessment of housing shortage**

➤ **Low quality of house and lack of technical supervision**

➤ **Weak mechanism for monitoring.**

➤ **Lack of transparency in selection of beneficiaries.**

➤ **Lack of convergence.**

➤ **Loans not availed by beneficiaries**

Background for Restructuring of Rural Housing Scheme

- Housing shortage estimated by Working Group on Rural Housing for 12th Five Year Plan, Census 2011 and SECC 2011 data.
- Government's Announcement of "Housing for All by 2022"
 - President's address in the Joint Session of Parliament in May 2014
 - Union Minister for Finance during the presentation of Annual Budget for 2015-16
- 2.95 crore houses projected to be constructed by 2022 to achieve the objective.
- Projection based on data from Census 2011 (3.47 crore) and SECC 2011 (4.00 crore)
- **4.36 crore – W. Group on Rural Housing for 12th Five Yr Plan (2012-17),**

Construction of 1.00 crore houses in rural areas in 3 years from 2016-17 to 2018-19

Unit assistance Rs. 1,20,000 in plain areas and Rs. 1,30,000 in hilly states / difficult areas / IAP districts

Use of SECC-2011 house deprivation data for identification of beneficiaries

Focus on improvement of the quality of house construction and timely completion

Monitoring progress of construction through geo-referenced photographs using AwaasApp

Willing beneficiary to be facilitated loan of up to Rs. 70,000/-

Convergence with other programmes for basic amenities – Centre and State

The minimum size of the unit is 25 sq.m. including a dedicated area for hygienic cooking.

Direct Benefit Transfer (DBT) electronically to the beneficiaries bank accounts through PFMS – AwaasSoft Platform

Special Project : 5% target retained at the national level as reserve funds for emergencies

Development of house design typologies to provide beneficiaries with a bouquet of house designs

Rural Mason Training for quality construction

National Technical Support Agency to provide technical support in construction of the houses.

About PMAY-G

(a)

Unit assistance for house construction

- Rs. 1,20,000 in plain areas and
- Rs. 1,30,000 in hilly states/difficult areas/IAP districts

(bb)

Assistance through convergence:

- MGNREGA- 90/95 days of unskilled labour
- SBM- Rs.12,000/- for construction of toilet through SBM (G) MGNREGS or any other dedicated source

(cc)

Facilitation for loan of up to Rs.70,000/- to willing beneficiaries

(dd)

Housing material production under

- MGNREGA
- through SHGs of NRLM

PMAY-G
1,20,000



MGNREGA

18,000



SBM-G

12,000



Loan

70,000



*2,20,000/-

*Approximate calculation of direct monetary benefit in plain area

Salient Features of (PMAY -G)

- ❑ **Selection of beneficiaries of PMAY-G**
 - **Identification of beneficiaries based on housing deprivation parameters as per SECC 2011 data.**
 - **Houseless households and households living in zero, one and two room kutha house as per SECC 2011 to be provided assistance**
 - **A prioritized list of beneficiaries to be prepared and finalized in the Gram Sabha Meeting**
 - **Based on the targets assigned to the Gram Panchayat in a year, annual select is prepared strictly in accordance with the seniority in the list of beneficiaries.**
 - **Appellate Authority to be set up at district level to hear appeals relating to removal and prioritization in the list of beneficiaries**