

Pradhan Mantri Awaas Yojana – Gramin

November 22, 2021

In news– Pradhan Mantri Awaas Yojana(Gramin) has completed five years recently.

About Pradhan Mantri Awaas Yojana – Gramin(PMAY-G)–

- To achieve the **objective of providing “Housing to All” by the year 2022**, the Government of India rolled out the revamped rural housing scheme, PMAY-G which was **launched on 20th November, 2016 with effect from 1st April 2016**.
- The program envisages the **completion of 2.95 crore PMAY-G pucca houses with all basic amenities by the year 2022**.
- PMAY-G is **meant for people who do not own a house and people who live in kutcha houses** or houses which are severely damaged.
- At present, the **minimum size of the houses to be built under the PMAY-G scheme has been increased to 25 sq. mt. from 20 sq. mt.**
- **It provides assistance for construction of 2.95 crore pucca houses for eligible rural households by March, 2022 in phases :-**
 - 1.00 crore houses in Phase I (2016-17 to 2018-19).
 - 1.95 crore houses in Phase II (2019-20 to 2021-22).
- It increases the unit assistance from Rs. 70,000 (IAY) to Rs. 1.20 lakh in plain areas and from Rs. 75,000(IAY) to Rs.1.30 lakh in Hilly States, NE States, difficult areas and IAP districts.
- **Provision of assistance for construction of toilets amounting to Rs. 12,000/- through SBM-G, MGNREGS** or any other dedicated source of funding and 90/95 days of unskilled wages under MGNREGS over and above the unit

assistance.

- It facilitates willing beneficiaries **to avail loan from Financial Institutions for an amount of upto Rs 70,000.**
- Under the scheme, **60% of the funds are earmarked for SC/ST and 15% for minorities.**
- As far as possible, **5 % of beneficiaries are to be from persons with benchmark disabilities.**
- **The grants under the scheme** are shared between the Centre and States in the **ratio of 90:10 in case of NE States, Himalayan States & Himalayan UTs.**
- For **all other States, funds are shared in the ratio of 60:40 by the Centre and the States.** In cases of other UTs, entire funds are provided by the Centre.
- **Identification and selection of beneficiaries under PMAY-G is done from SECC, 2011 data** after due verification by Gram Sabha.
- The Ministry of Rural Development through the States / UTs **conducted a survey using Mobile Application "Awaas+"**.
- The program is being implemented and **monitored through end to end e-governance solutions, AwaasSoft and AwaasApp.**
- **The scheme uses Aadhaar Based Payment System,** which allows Direct Benefit Transfer (DBT) to the PMAY-G beneficiary in his/ her bank account linked with the Aadhaar number of the concerned beneficiary for the safe and authentic transaction.