

# PMAY-G: RURAL HOUSING REVOLUTION

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Houses constructed under Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) are equipped with facilities such as toilet, LPG connection, drinking water and electricity connection. Convergence with other schemes e.g. Swachh Bharat Abhiyan toilets, Ujjwala Yojana LPG gas connection, and Saubhagya Yojana is a hallmark feature of this scheme. The vision of the government is to replace all temporary (kutcha) houses from Indian villages with pucca houses. The faster completion of quality houses under PMAY-G has been facilitated by payment of assistance directly into the beneficiary account through IT-DBT platform directly from single State Nodal Account maintained at the State level.

**P**radhan Mantri Awaas Yojana-Gramin (PMAY-G), previously Indira Awaas Yojana (IAY), is a social welfare flagship programme, created by the Indian Government, to provide housing for the rural poor in India. Under the scheme, financial assistance worth ₹ 70,000 (US\$1,000) in plain areas and ₹75,000 (US\$1,100) in difficult areas (high land area) is provided for construction of houses. These houses are equipped with facilities such as toilet, LPG connection, electricity connection, drinking water and electricity connection. Convergence with other schemes e.g. Swachh Bharat Abhiyan toilets, Ujjwala Yojana, LPG gas connection, and Saubhagya Yojana is a hallmark feature of this scheme.

The houses are allotted in the name of the woman or jointly between husband and wife. The construction of the house is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullahs are required to be constructed along with each house for which additional financial assistance is provided. This scheme provides subsidies and cash-assistance to people in villages to construct their houses themselves.

**Purpose :** The broad purpose of the scheme is to provide financial assistance to some of the weakest sections of society to upgrade or construct a house of respectable quality for their personal living. The vision of the government is to replace all temporary (kutcha) houses from Indian villages with pucca houses.

Prime Minister launched Pradhan Mantri Awas Yojana – Gramin (PMAY-G) on 20th November, 2016. The erstwhile rural housing programme, Indira Awaas Yojana (IAY), was restructured into PMAY-G. To achieve “Housing for All by 2022”, a target of completing one crore PMAY-G new pucca



## Building homes, nurturing dreams with Pradhan Mantri Awas Yojana (PMAY)

- When India turns 75 in 2022, every Indian should have his or her own home
- Earlier, loans were given up to Rs 6 lakh at a subsidized rate of 6.5 per cent. Now, housing loans of up to Rs. 9 lakh and Rs. 12 lakh get interest subvention of 4 per cent and 3 per cent, respectively
- Over the last three and a half years, around 1 crore houses built in urban and rural areas

## Urban transformation through Smart Cities

- Around 100 urban centres chosen as smart cities to ensure improved quality of living and area based development, sustainable urban planning and development
- Various development projects in these cities will cost Rs. 2,01,979 crore and positively impact almost 10 crore Indians



houses in rural areas by 31st March, 2019 and 2.95 crore pucca houses by 2022 was set. Of these, 51 lakh houses were to be completed by 31st March, 2018, which included completion of expected 2 lakh incomplete IAY houses as well.

Completion of houses under the rural housing programme of the Ministry from 2013-14 to 2017-18 is as follows:

(No. in lakh)

	2013-14 (IAY)	2014-15 (IAY)	2015-16 (IAY)	2016-17 (IAY + PMAY-G)	2017-18 (IAY + PMAY-G)
Houses completed	10.51	11.91	18.22	32.23	44.54*

\*States have reported physical completions on the ground and progress is being uploaded on AwaasSoft portal as uploading requires release of final installment, geo-tagged photos etc. 40.25 lakh houses already uploaded.

The performance of the rural housing scheme has shown an upward swing and an increase by nearly four times in the last four years. This is despite the fact that it took a few months to complete the process of beneficiary registration, geo-tagging, account verification etc. after the programme's launch on 20th November, 2016.

While meeting the target of construction of 1 crore PMAY-Gramin houses by December, 2018, more than 76 lakh beneficiaries have been sanctioned houses, and approximately 63 lakh beneficiaries have received 1st installment. Highest

number of PMAY-G houses have been completed in the State of Uttar Pradesh during the Financial Year 2017-18 followed by Madhya Pradesh and West Bengal. In fact, almost all States that have the highest number of PMAY-G beneficiaries like Odisha, Chhattisgarh, Rajasthan, Maharashtra, Jharkhand etc., are on course for completion of PMAY-G houses within the prescribed time-frame. So far, 38.22 lakh PMAY-G houses have been completed. With Assam and Bihar also speeding up completion of houses, we hope to complete 60 lakh PMAY-G houses by June, 2018 and 1 crore by December, 2018.

### Transparent Implementation:

Construction of bigger and better houses has been possible due to transparent beneficiary selection, capacity building of beneficiaries, timely availability of funds to the beneficiaries, structured monitoring and course-correction based on the feedback on implementation.

The faster completion of quality houses under PMAY-G has been facilitated by payment of assistance directly into the beneficiary account through IT-DBT platform from single State Nodal Account maintained at the State level. Use of IT-DBT platform has ensured transparent, hassle-free and quality programme implementation. Payment to beneficiaries under PMAY-G, is routed through Public Financial Management System (PFMS). Direct Benefit Transfer (DBT) has led to:

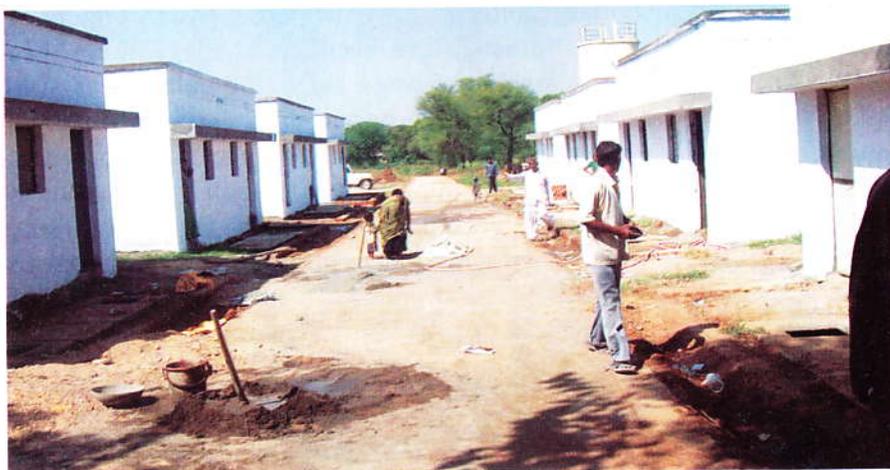
- Reduction in time and cost in house construction.
- Transparency leading to stoppage of leakages.
- Ease in tracking fund flow to beneficiaries.
- Better quality of construction of houses.

A total of 1,92,58,246 transactions through electronic cheques (Fund Transfer Orders) have been done by State Governments during 2016-18, to transfer assistance amount of Rs. 65,237.50 crores directly to beneficiaries' accounts (as on 5th April 2018). Space technology and IT platforms are being used to monitor complete cycle of house construction, right from identification of beneficiary to each stage of construction of houses to completion and each stage is being geo-tagged.

Ministry of Rural Development has developed a Performance Index incorporating various parameters of progress under PMAY-G. The Index acts as a tool not only to monitor progress of PMAY-G on various parameters across States, Districts, Blocks and Gram Panchayats, but also instils a healthy competition among them. It also helps in identifying areas of improvement and in motivating them towards better performance in implementation of the programme. The ranking of State/UTs and below on Performance Index is done on real time basis and changes everyday based on the performance of the State / UT and below. The national ranking of districts has also been introduced recently which places the performance of a district in the national perspective.

### Ensuring Quality Construction:

To ensure quality construction of a house



and to facilitate availability of trained masons in the rural areas, Rural Mason Trainings are being organized. A total of 25,000 trainees have been enrolled, out of which 12,500 trainees have been trained and certified. The rural mason training has been initiated in 11 States and the States of Chhattisgarh and Madhya Pradesh have taken the lead and have the highest number of certified rural masons. It is targeted to train 1 lakh rural masons by March, 2019 which will contribute towards not only the quality construction of PMAY-G houses in rural India, but also to the skilled manpower pool of the country. In addition, this will also help in getting better livelihood opportunities for the trained Masons.

States have also taken adequate steps to ensure continuous availability of construction material at reasonable prices so that the pace and quality of construction is not adversely affected.

Pucca houses constructed under PMAY-G with facilities like toilet, LPG connection, electricity connection, drinking water etc., are changing the rural landscape at a very fast pace. In some states, PMAY-G houses are coming up in clusters/colonies which are generally for landless beneficiaries and these are provided with many facilities in convergence with various Central and State schemes.

Technology has been used to empower the poor. House designs prepared by UNDP-IIT, Delhi or by the concerned states have been made available to beneficiaries to choose the house designs that they like. 168 house designs typologies, suitable to local conditions and using locally available construction material, have been developed for 15 States. These house designs are cost effective & disaster resilient and they have been vetted by Central Building Research Institute, Roorkee. Bouquet of these house designs has resulted in technically sound houses of different designs coming up in rural areas. These homes are not only changing the rural landscape, but also bringing about a social transformation in villages across the country. The poor are getting safe homes and can live with dignity.

**Implementation** : The funds are allocated to the states based on 75% weightage of rural housing shortage and 25% weightage of poverty ratio. The housing shortage is as per the official published figures of Registrar General of India based on the 2001 Census. A software called "AWAAS Soft" was launched to assist in improved administration of this scheme.

**Budget allocation, 2017-18: Rs 23,000 crore PMAY (G)**

(Allocation for FY 2018-19: Rs 21,000 crore)		
Houses completed out of total sanctioned (%)	31.2	49.9
Houses completed for the given FY	7,58,672	19,42,825
Houses sanctioned for women (%)	27.1	32.2
Houses in joint names (%)	34.1	33.3

**Allocation for 2018-19:** Rs 21,000 crore (extra-budgetary support is additional).

Rural housing has been a marquee scheme for the Government. So far this year, 31 per cent of the houses sanctioned have been completed, as against 50 per cent last year. In nearly three years starting 1 April 2016, 27 lakh houses have been completed. The Rural Development Ministry is confident of meeting the one crore target by end of this fiscal. Officials say full emphasis is being paid to make sure the target is met and that identification of beneficiaries is fool-proof. There is real-time monitoring of progress of construction through geo-tagged photographs. Funds are transferred electronically to beneficiary bank accounts through DBT. 45 lakh houses sanctioned in the second instalment are near completion.

**Shyama Prasad Mukherji Rurban Mission:**

Apart from Pradhan Mantri Awaas Yojana - Gramin (PMAY-G), the Rurban Mission has also contributed in building urban-rural clusters in villages. Large parts of rural areas in the country are not stand-alone settlements but part of a cluster of settlements, which are relatively proximate to each other. These clusters typically illustrate potential for growth, have economic drivers and derive locational and competitive

advantages. Hence, making a case for concerted policy directives for such clusters. These clusters once developed can then be classified as 'Rurban'. Hence taking cognizance of this, the Government of India is implementing the Shyama Prasad Mukherji Rurban Mission (SPMRM), aimed at developing such rural areas by provisioning of economic, social and physical infrastructure facilities.

Taking also into view, the advantages of clusters, both from an economic view point as well as to optimize benefits of infrastructure provision, the Mission aims at development of 300 Rurban clusters. These clusters would be strengthened with the required amenities, for which it is proposed that resources be mobilized through convergence of various schemes of the Government, over and above which a Critical Gap Funding (CGF) would be provided under this Mission, for focused development of these clusters. The larger outcomes envisaged under this Mission are: i. Bridging the rural-urban divide-viz: economic, technological and those related to facilities and services. ii. Stimulating local economic development with emphasis on reduction of poverty and unemployment in rural areas. iii. Spreading development in the region. iv. Attracting investment in rural areas.

**Conclusion:**

Rural development has assumed global attention especially among the developing nations. It has great significance for a country like India where majority of the population, around 65% of the people, live in rural areas. The present strategy of rural development in India mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment. The Rural Housing program has certainly enabled many BPL families to acquire pucca houses. Rural Housing will improve rural people's livelihoods in an equitable and sustainable manner, both socially and environmentally, through better access to assets (natural, physical, human, technological and social capital), and services.

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