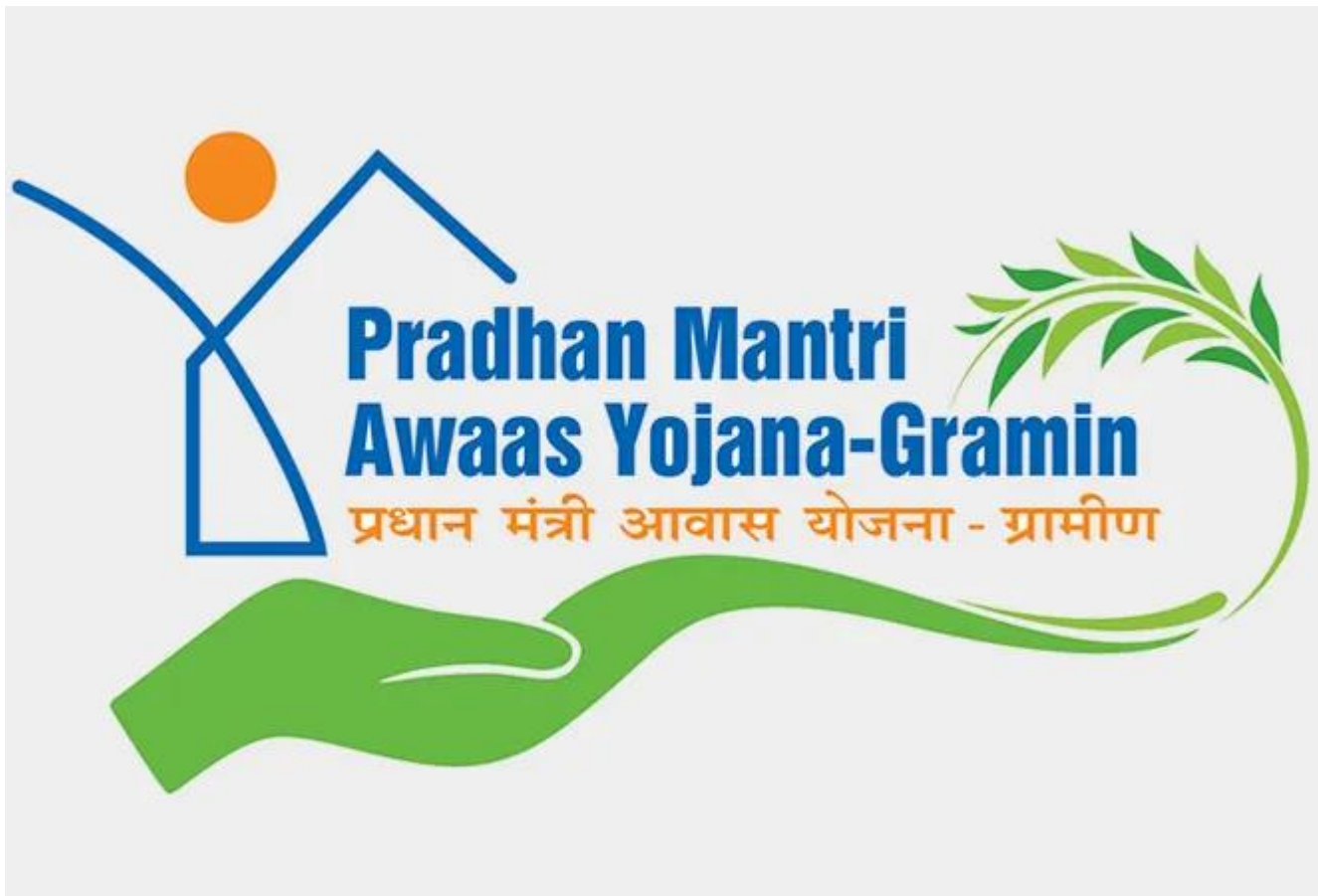


NABARD SCHEME HANDOUTS

TOPIC – PMAYG



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1 INTRODUCTION:

- Public housing programme in the country started with the rehabilitation of refugees immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing program, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996.
- Government has committed to provide “Housing for All” by 2024. To fulfil the Government’s commitment and address rural housing gaps, Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) is being implemented **w.e.f. 1st April, 2016.**

2 Objective

- To provide pucca house to all who are houseless and living in dilapidated houses in rural areas. The overall target is to construct **2.95 crore pucca houses** with basic amenities by **March, 2024**.

3 Funding Pattern

- Under PMAY, the cost of unit assistance is to be shared between Central and State Governments in the ratio **60:40 in plain areas and 90:10** for North Eastern and hilly states.

4 Key Features

- The unit assistance given to beneficiaries under the programme is **Rs 1,20,000 in plain** areas and to **Rs 1,30,000 in hilly states/difficult areas** /Integrated Action Plan (IAP) for Selected Tribal and Backward Districts.
- Additional assistance of **Rs.12,000/- is extended** for construction of toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) or any other dedicated source of funding. Presently the NE States, States of HP, J&K and Uttarakhand and all 82 LWE districts are identified as difficult and hilly areas.
- The unit size is **25 sq.m** including a dedicated area for hygienic cooking. Cost of construction would be ₹ 1.50 lakh for a Pucca houses with toilet in a 25 Sq.m. area @ ₹ 600 per Sq.ft.
- The beneficiary is entitled to **90/95 days** of unskilled labour from MGNREGA.
- The beneficiary would be facilitated to avail loan of **up to Rs.70,000/-** for construction of the house which is optional.
- Funds will be transferred electronically directly to the account of the beneficiary.
- Adoption of saturation approach – Gram Panchayat, Block wherever possible
- Use of ICT – through **Awassoft and Awasapp**
- **Convergence** with other schemes like MGNREGA. .PMAYG has been converged with the following schemes: For construction of toilets- Convergence with Swachh Bharat

Mission-Gramin (SBM-G), MGNREGA or any other dedicated financing source Wage employment at the current rates to a PMAY-G beneficiary for construction of his/her house- in convergence with MGNREGA Access to safe drinking water-in convergence with Jal Jeevan Mission (JJM) of Department of Drinking Water and Sanitation. Electricity connection through convergence with relevant scheme implemented by Ministry of Power/State Government/UT Administration. LPG connections- in convergence with Ujjawala Yojana

5 Construction of House & Rural Mason Training

- Rural Mason Training was launched to contribute towards the availability of a skilled man - force in the rural areas for the construction of public works related to the rural infrastructure together with ample opportunities for further career progression to the trained and certified masons . The Ministry has partnered with the **Construction Skill Development Council of India (CSDCI) and National Skill Development Cooperation (NSDC) in the implementation of the RMT Programme.**
- The house shall be constructed by the beneficiary himself/herself under PMAY-G or get the house constructed under his/her supervision. No contractor should be engaged by the State in construction of houses. If any case of construction through a contractor comes to notice, the Ministry of Rural Development, will have the right to recover the releases made to the State for those PMAY-G houses. The house shall also not be constructed by any Government Department/Agency, except where specifically authorised. In cases where the beneficiary is old or infirm or a person with disability and is therefore not in a position to get the house constructed on his own, such houses shall be taken up as a part of the rural mason training program. In case there are still some beneficiaries left out, the State Government will ensure that they are assisted through the Gram Panchayats or a ground functionary to get their house constructed.
- The construction of house should be completed within **12 months** from the date of sanction.

6 Multi Level Monitoring

- Social audit through community participation - formal Social Audit is to be conducted in every Gram Panchayat **at least once in a year**, involving a mandatory review of all aspects.
- **DISHA committee** headed by Member of Parliament
- National and State level Monitor

7 Female Ownership

- According to PMAY-G guidelines, the house is typically allotted jointly to husband and wife, unless the beneficiary is a single woman.
- However, the State has the option to allocate the house solely in the woman's name. Additionally, to promote women's empowerment, an advisory suggests including the names of female household members in the sanction and ownership details of all PMAY-G houses, either solely or jointly. If the initial sanction is in the male member's name, female members can be added as secondary owners in the sanction letters.
- Under PMAY-G, women individually or jointly own **over 70 per cent** of the allocated houses, providing a much-needed social security for rural women.

8 Identification of Beneficiary

- Under PMAY-G, people are not required to register to get benefits. Instead, the beneficiaries under PMAY-G are identified on the basis of housing deprivation parameters and exclusion criteria prescribed under **Socio Economic Caste Census (SECC)-2011**.
- The beneficiaries under PMAY-G have been identified based on the housing deprivation parameters prescribed under Socio Economic Caste Census (SECC) 2011. After due verification by the Gram Sabha and completion of Appellate Process, Gram panchayat-wise **Permanent Wait List (PWL)** is prepared.
- **CRITERIA FOR AUTOMATIC INCLUSION** 1. Households without shelter 2. Destitute / living on alms 3. Manual scavengers 4. Primitive Tribal Groups 5. Legally released bonded labourer

9 Provision for weaker section

- Under PMAY-G, minimum **60% of the target at the national level is earmarked for SC/ST households**.
- To maintain this, 60% of the target allocated to each State / UT is earmarked for SC/STs subject to availability of eligible PMAY-G beneficiaries in the Permanent Wait List (PWL).
- Further, as far as possible, **15% of the total fund would be earmarked for Minorities at the National Level**. The allocation of targets for Minorities among the States/UTs would be on the basis of number of Minority households included in the Permanent Wait List of PMAY-G. Minorities notified under Section 2(c) of the National Commission for Minorities Act, 1992 are to be considered eligible for receiving benefits against Minority earmarks. The Rights of Persons with Disabilities Act, 2016, provides for social security for persons with disabilities.
- Keeping in view the provisions of The Rights of Persons with Disabilities Act, 2016, the States to the extent possible, may ensure that **5% of beneficiaries** at the State Level

are from among persons with benchmark disabilities with priority to women with benchmark disabilities.

- **Five percent of annual central allocation under PMAY-G, is retained at the Central Government level as a reserve fund.** This fund is used for financing the proposals under Special Projects received from the States. For Special Project, the States may submit the proposals in respect of the following: A. Rehabilitation / relocation of families whose houses have been completely /substantially damaged on account of: - i. Natural hazards as categorized in the extant National Disaster Management Plan of National Disaster Management Authority - Flood, earthquake, fire etc. ii. Law and order problems B. Settlement of families i. Affected due to International border issues ii. Notified under "The Scheduled vil and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 or its subsequent amendments" iii. Occupational diseases like silicosis, asbestos, people affected by overuse of pesticides or individuals who are affected by epidemic diseases such as "Kala-azar" C. Settlement of surrendered militants and their families D. New technology demonstration – especially with focus on affordable and green technologies and using locally available materials. E. To demonstrate and scale up innovative and sustainable solutions for green housing, special projects may be taken up by the Ministry and/or in collaboration with different funding and technology partners.

10 Implementation

- Department of Rural Development is the implementing agency at State/UT level. At district level Zilla Parishad will implement or its equivalent in States where there are no Zilla Parishad. At local level, Village Panchayat or its equivalent where there are no Village Panchayats will implement the programme.
- The Empowered Committee is **chaired by Secretary (RD)**

11 PAHAL – Prakirti Hunar Lokvidya

- More than 130 design typologies have now been developed as part of this engagement and validation of the range of materials and technologies
- UNDP with IIT Delhi has developed many designs for MoRD

Q. A total of 2.95 crore pucca houses have to be built under the scheme by March 2024. Under the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G), over 2.55 crore houses have been completed as of February 1, 2024, the housing ministry has said. Naresh, Mahesh, Ramesh and others are residents of different villages with following conditions

Naresh	Do not own any house i.e. Houseless
Mahesh	Lives in Kuttcha Household
Ramesh	A Bonded labour
Vikas	Eligible candidate but missed his name in PWL
Shiv	Resident of one of the village
Rohit	A farmer with KCC having limit 50,000

Q1. Which one of the person from above list is Definitely not eligible for house under PMAY-G?

- a. Mahesh
- b. Ramesh
- c. Shiv
- d. Rohit
- e. Cannot be assumed

Q2. Who of the above is eligible for a House under PMAY-G?

- a. Naresh
- b. Both Naresh and Ramesh
- c. Both Naresh and Mahesh
- d. Only Ramesh
- e. All

Q3. If Naresh lives in one of the villages of Ladakh and Ramesh in one of the villages of Haryana what quantum of assistance they will receive under the scheme?

- a. 1.30k, 1.20k
- b. 1.20k, 1.30k
- c. 1.10k, 1.20k
- d. 1.20k, 1.10k
- e. Both 1.20k

Q4. Which of the following Survey will help Vikas to get his name re-enrolled for the house?

- a. Awas
- b. Awas+
- c. Re-Awaas

- d. Awaasoft
- e. None

Q5. Convergence with which of the following scheme helps to get assistance of Rs 12000/- for toilets?

- a. SBM-G
- b. MGNREGA
- c. Any other scheme with funds available
- d. Only a and b
- e. All

Q6. Vikas who lives in one of the village of Haryana, for construction of house under PMAY-G along with toilet will be eligible for an amount of?

- a. 1.30k+12k
- b. 1.20k+12k
- c. 1.30k only
- d. 1.20k only
- e. None

Q7. Naresh wants to do some modification in his PMAY-G house which requires some additional funds. Which of the followings holds true in this case

- a. He cannot do any modification
- b. He can avail a loan of 80,000 for this
- c. He can avail a loan Of 70,000 for this
- d. He can do modification but loan is not available for this
- e. None holds true in this case

Q8. The case of Naresh was accepted on 01-01-2024. His house as per rules shall be completed by

- a. Within FY 2023-24
- b. Within calendar year 2024
- c. Within a quarter
- d. Within six months
- e. Withing 12 months

Q9. Naresh is old and a person with disability his house will be built by?

- a. Approved contractors of the government
- b. Gram Sabha
- c. Himself
- d. Rural Mason Training Program

e. PWD department

Q10. What % of Funds under PMAY-G is earmarked for persons like Naresh?

- a. 1%
- b. 3%
- c. 5%
- d. 7%
- e. 10%

Q11. What % of funds is earmarked for ST/SC under the scheme?

- a. 30%
- b. 40%
- c. 50%
- d. 60%
- e. 70%

Q12. Which of the following is role of SHG's under PMAY-G?

- 1. Awareness creation
 - 2. Construction of houses
 - 3. Social Audit
 - 4. Production & Supply of building material
- a. 1 only
 - b. 1 and 4 only
 - c. 1 and 3 only
 - d. 1,3 and 4 only
 - e. 1,2,3 and 4

Q13. Which of the following institutions carryout REESI+E framework evaluation for the programme?

- a. DEMO
- b. NIRD
- c. IRMA
- d. NSDC
- e. RSETI

Q14. IIT Delhi is helping in creation of Design Typology for the scheme along with which of the following organization?

- a. NHB & HUDCO

- b. WB
- c. UNDP
- d. NIRD
- e. ILO

