



STANDING COMMITTEE ON RURAL DEVELOPMENT

Pradhan Mantri Awaas Yojana - Gramin : PMAY(G)

SIXTEENTH REPORT

INTRODUCTION

Housing is a basic human need, reducing the rural housing shortage and improving the quality of houses is part of the poverty alleviation strategy of the Government of India. It has been recognised as a step towards the objective of **"Housing for All" by 2022**. Several programmes have been launched in the past, including the **Indira Awas Yojana (IAY)** launched in 1985, but due to shortcomings and a large number of rural families facing limited housing facilities, as the scheme faced major implementation challenges.

Hence, Indira Awas Yojana was restructured and Pradhan Mantri Awaas Yojna—Gramin (PMAY-G) was launched. PMAY-G addressed the bottlenecks in the former scheme in a comprehensive way. This included evaluating housing shortages using reports from the Working Group on Rural Housing for the 12th Five Year Plan (2012–17), Census 2011, and the Socio-Economic and Caste Census (SECC) 2011. The emphasis is now on house construction quality, evidence-based monitoring via MIS-Awaas, and the integration of PM

FUNDAMENTALS OF PRADHAN MANTRI AWAAS YOJNA - GRAMIN (PMAY-G)

Objectives

PMAY-G aims at realising the objectives of 'Housing for All by 2022' through a robust delivery and monitoring mechanism. It also aims to provide pucca houses with basic amenities to all rural households by 2022. The target of 1 crore houses set to be achieved in 1st

phase have been taken up for construction in 3 years i.e., 2016-17 to 2018-19. In the 2nd phase 1.95 crore houses are to be taken up for construction in 3 years from 2019-20 to 2021-22

Salient Features :

- Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data and verification by Gram Sabha.
- Houses to have a minimum size of 25 sq. mt
- Unit assistance of Rs. 1.20 lakh in plains and Rs.1.30 lakh in hilly States, difficult areas and IAP districts.
- 60% of the funds are earmarked for SC/ST and 15% for minorities
- Facilitate availing loans from Financial Institutions for an amount of up to Rs. 70,000.

Selection of Beneficiaries

The **beneficiaries of PMAY-G are identified by the Gram Sabha based on the housing deprivation parameters as per Socio-Economic and Caste Census data of 2011.** Prioritisation of beneficiaries for providing assistance under PMAY-G is made category-wise viz., SC/ST, Minorities and Others. Households are prioritised category- wise reflecting housing deprivation, followed by the number of rooms; zero, one and two rooms. The priority lists so prepared are verified by the Gram Sabha to check for ineligible beneficiaries and changes in priority.

With regard to the strategy adopted to address the issue of landlessness in consultation with States/UTs, it has been stated that the Ministry continuously pursues the States/UTs for provision of land to landless beneficiaries.

Fund Sharing Pattern

The **Grants under PMAY-G are released by the Centre and States in the ratio of 60 : 40** except for North-Eastern and Himalayan states including UT of Jammu and Kashmir where the funding pattern is in the ratio of 90:10 by the Centre and the States. For UTs including the UT of Ladakh , 100% funds are provided by the Centre.

Major Reforms

- **Electronic Governance** - Selection of beneficiaries, disbursement of assistance, verification of construction progress to release of funds is conducted through workflow enabled transaction based **MIS - AwaasSoft**.
- **Mobile Governance** - The android mobile based application - '**Awaas App**' enables the easy inspection of under-construction houses by making it mandatory for the beneficiaries to upload geo-tagged, time stamped photographs of the house at various stages of construction. The App also has provision for offline data capturing and transmission.
- **Direct Benefit Transfer (DBT)** - Through Fund Transfer Order (FTO), assistance is directly transferred to the beneficiaries bank/post account via the **AwaasSoft-Public Financial Management System (PFMS)** platform.
- **Allotment of house** - The allotment usually is jointly made in the name of husband and wife except for widow/unmarried/separate person. If the beneficiary is availing the benefit under the quota for PWDs then the allotment should be made in his name only.
- **Construction of house** - The beneficiary is responsible for construction himself/herself i.e. no contractor should be engaged. In case of inability to perform the same, the house is taken up under **Rural Mason training (RMT) Program**, if still left, they are assisted through Gram Panchayats.
- **Convergence with various other schemes** - This includes i) NREGASoft for smoothly availing the entitlement of 90/95 days ii) Construction of toilets through funding from Swachh Bharat Mission (G), MGNREGA or any other dedicated financing source iii) Modification of guidelines of Pradhan Mantri Ujjwala Yojana (PMUY) to make PMAY-G beneficiary eligible for free LPG connection. iv) providing free electricity connection under SAUBHAGYA v) provision of safe drinking water through National Rural Drinking Water Programme (NRDWP). vi) getting benefit under schemes by the Ministry of New and Renewable Energy for solar lanterns, Solar Home Lighting Systems etc vii) Supply of building material manufactured through convergence with MGNREGA.

- **Mason Training** - Scheme focus is on the quality of households. Thus, Construction of houses is done by trained masons while providing livelihood opportunities to them.
- **House Design Typologies** under PMAY-G Scheme - To ensure the construction of durable and disaster resilient houses and provide credible assistance, the MoRD has collaborated with UNDP and IIT-Delhi. The institutions have conducted studies in order to develop such house design typologies suited to the cultural and geo-climatic conditions of identified zones in various states which have been compiled into a compendium called 'PAHAL'.

Performance

The physical target for the Financial Year 2020-21 was 70 lakh houses. Out of which a target of 61.50 lakh houses was communicated to States/UTs. The Central Share for construction of 70 lakh houses for the FY 2020-21 was Rs. 57,330 crore.

Monitoring of Scheme

- All data regarding beneficiaries, progress of construction and release of funds, including geo-tagged photographs etc. are hosted on scheme MIS, AwaasSoft. The Performance Index Dashboard on AwaasSoft, provides real time numerical, graphical and cartographic summary of progress.
- The physical progress of construction is monitored through the geo-tagged photographs, uploaded at various stages of construction as decided by the respective State Government.
- National level Monitors and Area Officers of the Ministry also visit PMAY-G houses during their field visits. Programme Management Unit (PMU) at the State level is required to undertake the tasks of implementation.

RECOMMENDATIONS

- Selection of beneficiaries is crucial in achieving the objectives of PMAY-G. The challenge of bias in identifying beneficiaries by the elected body of a Gram Panchayat

cannot be ruled out. In such a scenario, It is suggested that the **role of Sarpanch/Gram Panchayat should be downsized by roping in private organisations and non-government bodies for authentication of the beneficiary list** while bestowing Block Development Officers (BDOs) with this responsibility. In view of anomalies in the SECC-2011 data, adopting a flexible approach would be feasible by devising a new strategy to identify beneficiaries.

- It was suggested to **transfer the ownership in the event of death** of a PMAY-G beneficiary instead of rejecting the beneficiary from the list and the issue of lag in transfer of ownership be resolved.
- PMAY-G doesn't premise itself on the top-up assistance provided by states like Karnataka, Tamil Nadu, Haryana, Dadra & Nagar Haveli and Andhra Pradesh to aid the beneficiary in construction of PMAY-G house. The committee, hence, proposed the ministry to **re-examine the need for additional finance to meet construction expenses under the scheme**. Further, It was suggested that additional 10000/- on the basis of present day index will be appropriate along with efforts to increase top up assistance through convergence with State Schemes.
- Most of the beneficiaries were unable to avail the additional 70000/- loan facility because of their inability to provide collateral and bear high interest rates. In this regard, it was expected to **expedite efforts in developing a loan product with minimum collateral**, administrative costs and lower interest rates which should be widely circulated in the vernacular language.
- **AwaasApp** is empowering in reducing time lags and real-time monitoring. However, in order to **achieve the optimum utilisation of the app among the rural populace imparting training at Panchayat levels** at regular intervals and creating help groups to access the benefit accruing thereto is important.
- Certain irregularities were observed by the committee in the collaboration of Bank officials and Gram Sabha functionaries challenging Direct Benefit Transfer (DBT). Hence, it was advised to **conduct field visits to check the ground reality** and devise a fool proof mechanism for **seamless transfer of money** at various stages of house completion.

- The responsibility of the MoRD is to remove shortcomings such as delays in payments to beneficiaries by establishing close coordination with the concerned Ministry - Department of Drinking Water and Sanitation. Additionally, The number of PMAY-G units installed with a water connection should also be reflected in the AwaasApp.
- Of 94.86% of work created against sanctioned houses, only 69.41% man-day's wages were generated. The shortfall of 20% reflects that convergence with MGNREGA is not being scrupulously followed. It has been recommended that with the support of AwaasApp and state, the **beneficiaries must be educated to opt for MGNREGA works** and unwillingness to do so will lead to their rejection from the beneficiary list.
- Similar shortfalls were observed in the convergence of various other schemes. The committee advised to gear up efforts in this regard and **ensure the integration of the data** relating to these schemes on the AwaasApp as soon as possible for real-time monitoring.
- The lack of awareness about the PAHAL compendium which led to neglecting the objective of constructing durable, disaster resilient houses. Furthermore, States were found not complying with the advisory to publish simpler versions of PAHAL. In this regard, taking up efforts to **achieve compliance** along with creating awareness among the beneficiaries through programmes in local languages, pamphlets, signboards and involvement of SHGs and NGOs. It was stressed to achieve desired results by way of effective monitoring through i) upgrading Awaas Soft platform ii) introduction of a third party inspection mechanism for eliminating corruption and unrealistic figures. The need for a **'tracking system'** to check the occupancy status of the houses constructed in order to discourage selling of houses post-construction.