

DISCUSSION
ON



प्रधान मंत्री
आवास योजना-ग्रामीण
Pradhan Mantri Awaas Yojana-Gramin

Problem Facing During Implementation

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Introduction to PMAY-G

- In view of Government's commitment to providing "Housing for All" by the scheme 2024, the IAY has been re-structured into Pradhan Mantri Awaas Yojana –Gramin (PMAY-G) w.e.f. 1st April 2016.
- PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutcha and dilapidated house, by 2024.
- The minimum size of the house has been increased to **25** sq.mt (previously from 20 sq.mt) with a hygienic cooking space. The unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh in plain and **from Rs. 75,000 to Rs 1.30 lakh** in hilly states(e.g. Tripura).
- **Additional benefits** -The beneficiary is given 95 person day of unskilled labour from MGNREGS. The assistance for construction of toilet shall be leveraged though convergence with SBM-G, Convergence for piped drinking water, LPG gas connection, Electricity connection etc.

Aim and features of PMAY-G

Selection of beneficiary.


- Beneficiary will be selected using the Socio Economic and Caste Census (SECC), 2011 which is to be verified by the Gram Sabhas.
- A homeless landowner or Landless
- Houses contain one or two rooms and are constructed with kutchha walls and roofs.
- A home without any literate adults over the age of 25
- In the family, not a single adult guy is between sixteen and fifty-nine years old.
- In a residence, no adult above the age of sixteen or fifty-nine resides.
- A disabled family
- Scheduled Caste, Scheduled Tribe, Other Backward class as specified by the State
- **Exclusion-**
Govt. employee, Already benefitted with PMAY-G, having Pucca House, Having High annual income etc.
- A mobile application, **Awaas+**, has been developed to capture details of potentially eligible households, including geo-tagged photograph of the present dwelling and the proposed site for construction of PMAY-G house. The Awaas+ survey was conducted during **January 2018- March 2019** and the details of the potential households captured using the mobile application would be verified and validated and the final list of households prepared thereafter could be included in the Permanent Wait List.

Monitoring of PMAY-G Houses

- In PMAY-G, the implementation and monitoring is to be carried out Using Awaas Soft and Awaas App.
- **Awaas Soft** is a work –flow enabled, web-based electronic service delivery platform through which all critical function of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), will be carried out;
- **Awaas App** is the mobile application is to be used to monitor real time, evidence based progress of house construction through date and time stamped and geo-referenced photographs of the house.
- All payments to beneficiary is to be through DBT to beneficiary's Bank accounts registered in Awaas Soft MIS.

Unit Assistance of PMAY-G and Convergence Benefit

- Total Unit Assistance is Rs. **130000/-** (One Lakhs Thirty Thousands only).
- Before sanctioning of house geo-tagging will be done – Old house geo-tag and new construction site geo-tag.
- 1st Instalment is **Rs. 48000/-** which will be provided immediately after sanction of house.
- 2nd instalment is **Rs. 50000/-** which will be provided after **windowsill level geo-tagging** of house.
- 3rd instalment is **Rs. 32000/-** which will be provided after **roof-cast level geo-tagging** of house.
- After the manual completion of the house, completion level geo-tag will be done to show complete the house in MIS.
- During the instalments 30 mandays, 35 mandays and again 30 mandays from MGNREGA will be provided time to time as convergence benefit.
- IHHL under SBM-G, Pipeline connection of water, gas connection will be provided as convergence benefit after the completion of house.



Major Problems
During
Implementation of PMAY-G

Major Problems faced in Implementation of PMAY-G

- **Death of beneficiary during construction of house.**
- **Migration of Beneficiary.**
- **Scarcity of Land**
- **Unwillingness of beneficiary**
- **Lack of skilled labour(e.g. Mason)**
- **Acute Financial Crisis on the part of Beneficiary**
- **Scarcity of raw materials due to various reasons**

Major Problems faced in Implementation of PMAY-G(contd.)

- **Deviation during geo-tagging of houses.**
- **Geographical/ Natural obstacles**
- **Land Dispute**
- **Name miss-match in ADHAAR and bank account**
- **Bank Account closed /deactivated due to misc. reasons without any information to the office.**
- **Misc. reasons like Transportation cost hike, Natural calamities, COVID etc.**

Some Solutions

- **Regarding death of beneficiary-** The spouse or Survivor will have the option to continue.
- **Scarcity of land-** Land may be allotted to the Landless
- **Unwillingness of Beneficiary-** proper motivation through regular visit and workshops. If unwillingness continues after receiving of 1st instalment continues than legal actions may be taken.

Some Solutions (Contd.)

- **Lack of skilled labour-** Training for new mason & construction work. the Government of India has rolled out Rural Mason Training (RMT) Program under PMAY-G
- **Acute Financial crisis of beneficiary-** arrangement of Bank loan in consultation with banks
- **Deviation Cases** – During geo-tagging of houses deviation beyond 20 metre and then they are sent to District and than forowarded to State Authority.

Some Solutions (Contd.)

- **Bank Account Closed/Deactivated-** if the bank account closed/deactivated it results rejected FTOs. Either the account is to be activated or new account (in case of survivor) to be linked with.
- **Name of beneficiary is mis-matched with Adhaar and bank account-** AADHAR updation is required. Than AADHAR number to linked with bank account based payment system.

Role of GP/VC

- a) The GPs/VCs, through Gram Sabhas, prioritize and finalize the Permanent Wait List(PWL) of eligible beneficiaries prepared on the basis of SECC-2011 & additional households from Awaas+ lists, as per the targets allotted.
- b) The GPs/VCs will facilitate orientation of PMAY-G beneficiaries on different aspects of the scheme.
- c) The GPs/VCs would identify the beneficiary households who are unable to construct their houses under the scheme on their own and help them in getting their houses constructed as a part of the rural mason training. In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.

Role of GP/VC (Contd.)

- d) The GPs/VCs will assist in identifying common land available for allotment to the landless beneficiaries.
- e) The GPs/VCs may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.
- f) The GPs/VCs would facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.
- g) The GPs/VCs should discuss the progress of the scheme in their scheduled meetings and help resolve the problems being faced by the beneficiaries.
- h) The GPs/VCs may assist in identifying the local level functionary to be tagged with each PMAY-G house for ensuring their timely completion.



Thank You