

PRADHAN MANTRI AWAAS YOJANA-(GRAMIN):
“A STEP TOWARDS HOUSING FOR ALL”
WITH SPECIAL REFERENCE TO VILLAGES OF U.T. OF DADRA & NAGAR HAVELI

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ABSTRACT

The earlier Rural Housing Program known as Indira Awas Yojana (IAY) has been restructured into Pradhan Mantri Awas Yojana (PMAY) with effect from April 2016. Under the said program it is the commitment of the Government of India's to offer "Housing for All" by 2022. Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) deals with the housing matter and assures to offer shelter to shelter-less. It is a Social wellbeing Flagship Programme created by the Government of India to provide shelter for the rural poor in India. This research article focuses on the Government's initiatives to provide housing facility for the rural population through Pradhan Mantri Awas Yojana-Gramin and it evaluates the performance of the scheme in the villages of Union Territory of Dadra and Nagar Haveli. Secondary source of data has been employed for the purpose of analysis. This paper is likely to be relevant to those who are interested to know about the performance of the PMAY-Gramin flag ship scheme and scope of improvements to meet the rural housing requirement in U.T. of Dadra and Nagar Haveli.

KEYWORDS: *Housing, (IAY) Indira Awaas Yojana, (PMAY-G) Pradhan Mantri Awaas Yojana-Gramin, (DRDA) District Rural Development Agency, Flagship Programme, Shelter-less.*

Introduction

For India, Rural Development has been an essential Part of Country's Socio-Economic Development. The objective of rural development is to enrich the quality of human life in the rural areas. Whether rural or urban population, Foodstuff, Garments and Shelter protection is the basic necessity and to have these is the right of every individual. Shelter is one of the essential necessities for human continued existence. For a common citizen owing a home provides great economic and social security and status in society. A house creates an identity for a person. Pradhan Mantri Awas Yojana- Gramin deals with the housing matter and assures to offer shelter to shelter-less. House brings about insightful social change in his way of life, bestowing him with an identity, thus incorporating him with his instant social background. Hence, this research paper focuses on the Government's initiatives to provide housing facility for the rural population through Pradhan Mantri Awaas Yojana-Gramin in the Union Territory of Dadra and Nagar Haveli.

History

More than half of the Indian Population resides in villages and these villages often lack basic infrastructure. The Government of India launched the Indira Awaas Yojana in 1985 to provide housing solution to the shelter-less across the country. This Yojana was put into operation by the Rural Development Ministry with the aim to condense the number of shelter-less people in India, fulfilling

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fundamental norm of housing for millions. The primary purpose of Indira Awaas Yojana was to offer appropriate living house across the country. It aims to fulfill these by providing financial assistance to the weaker section of the community, ensuring that they have sufficient funds to build a house for themselves. This is a cost sharing scheme, with the central government bearing 75% of the expense incurred while state government's bears remaining 25% except in the case of Union Territories and north eastern states, in which case the central government bears 100% and 90% of the cost respectively. The honorable president of India in his lecture to to the Joint Session of Parliament on 9th June 2014 had announced "By the time country completes 75 years of its sovereignty, every family will have a pucca house with water connection, toilet amenities, 24*7 supplies of electricity and right to use." The PMAY aims to fulfill the housing requirement through following programs:

- Slum Rehabilitation of Slum Dwellers with contribution of private developers using land as a resource.
- Encouragement of affordable housing for weaker segments through credit linked subsidy.
- Affordable housing in joint venture with public and private sector.
- Subsidy for beneficiary- led individual housing construction/enhancement

Genesis-From Indira Awaas Yojana to Pradhan Mantri Awaas Yojana- Gramin

Year	Programme
1947-1960	Refugee Rehabilitation Programme by the ministry of refugee rehabilitation
1957-1980	Village housing scheme as a part of community development movement
1971	House sites cum construction assistance scheme for rural landless workers and artisans including SCs/STs as a part of minimum needs programme
1980	Construction of Rural Houses as a part of National Rural Employment Programme (NREP)
1983	Construction of Rural Houses as a part of the Rural Landless Employment Guarantee Programme (RLEGP)
1985	Indira Awaas Yojana as a sub scheme of RLEGP
1989	Indira Awaas Yojana as a sub scheme of Jawahar Rozgar Yojana (JRY)
1 st Jan 1996	Indira Awaas Yojana was delinked from JRY and Made and Independent Scheme
1 st April 2016	Pradhan Mantri Awaas Yojana

The Main Features of PMAY are as under:

- The mission will support construction of housing up to 25 square meter carpet area with basic civic infrastructure
- Slum redevelopment projects and affordable housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity, etc.
- All houses built or expanded under the mission should essentially have toilet facilities.
- The houses under the mission should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides, etc.
- The houses constructed/acquired with central assistance under the mission should be in the name of the female head of the household or in the joint name of the male head of the house hold and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the house hold.

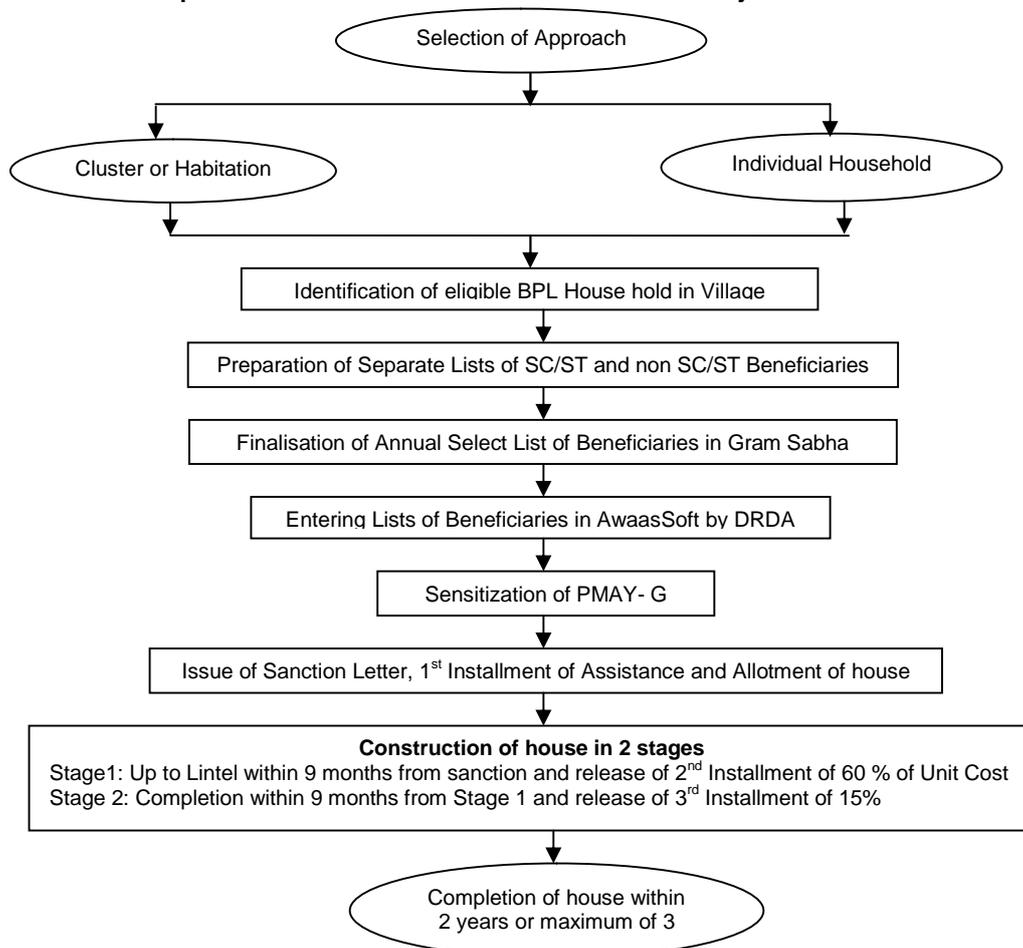
Objectives of PMAY-Gramin

The objective of PMAY-G is primarily to provide grant for construction of houses to members of Scheduled Castes/ Scheduled Tribes, free bonded labourers and also to non – SC/ST rural poor below the poverty line. It is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in the villages. It is the sole responsibility of the beneficiary to construct the houses and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each PMAY-G house for which additional financial assistance is provided from Total Sanitation Campaign and Rajiv Gandhi Grameen Vidhyutikaran Yojana respectively.

Identification of Beneficiaries

PMAY is implemented by the States/Union Territories and their agencies at district and panchayat levels which are responsible for running development programmes in rural areas. District Rural Development Agency on the basis of allocation made and targets fixed shall decide the number of houses to be constructed panchayat wise under IAY - PMAY scheme during a particular financial year. The district agency works in synergy (team) with block and village functionaries to perform actual implementation of Pradhan Mantri Awaas Yojana. The same shall be intimated to the gram panchayat. Thereafter, the Gram Sabha will select the beneficiaries from the list of eligible house-hold according to the IAY-PMAY guidelines and as per priorities fixed, restricting this number to the target allotted. No approval of the Panchayat Samiti is required. The Panchayat Samiti should however, be sent a list of selected beneficiaries for their information. The implementation procedure of Pradhan Mantri Awaas Yojana-Gramin is depicted through the model given below.

Implementation Model of Pradhan Mantri Awaas Yojana-Gramin



Objectives of Research Study

- To understand the conceptual framework of Pradhan Mantri Awaas Yojana – (Gramin)
- To assess the role of Pradhan Mantri Awaas Yojana – (Gramin) in the villages of Union Territory of Dadra and Nagar Haveli
- To comprehend the financial and physical achievements of Pradhan Mantri Awaas Yojana – Gramin and its implication in the villages of Union Territory of Dadra and Nagar Haveli

Research Methodology

The present study is descriptive in nature and is based on secondary data collected from various sources i.e. DRDA Reports (District Rural Development Agency), Books on Rural Development, Journals and relevant Websites of rural development.

Achievements of Pradhan Mantri Awas Yojana–Gramin (Pmay-G) in Context of Select Villages of Dadra and Nagar Haveli

The earlier Rural Housing Program known as Indira Awas Yojana (IAY) has been restructured into Pradhan Mantri Awas Yojana (PMAY) with effect from April 2016. Under the said program, it is the commitment of Government of India to provide “Housing for All” by 2022.

The PMAY-G aims at providing Pucca houses with basic amenities to all houseless households and those households living in kutcha and dilapidated house, by 2022. The immediate objective is to cover 1.00 crore households living in kuccha house/ dilapidated houses in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq.mt. (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 plains and from Rs 75,000 to 1.30 lakh in hilly states, difficult areas and IAP (Integrated Action Plan for Select tribal and backward districts). The beneficiary is entitled to 90/95 person days of unskilled labour from MGNREGS. The assistance for construction of toilet shall be leveraged through convergence with SBM-G (Swachchh Bharat Mission), MGNREGS or any other dedicated source of funding.

However, with effect from 01.04.2013 assistance under IAY- PMAY-G is enhanced by converging the scheme with UT PLAN Fund as below:

Ministry Share for Constructions of House under IAY	Rs.1,20,000.00
Assistance for construction of toilets	Rs. 12,000.00
As per TSC (Total Sanitation Campaign Guideline)	
Additional Grant from the Gran-in Aid to the District Panchayat under the Budget Head of “Other Rural Development Programme” UT Budget	Rs. 71,000.00
Total	Rs.2,03,000.00

The Physical and financial achievement under the scheme as per target fixed by Ministry of Rural Development, GOI (Government of India) for construction of houses under IAY during last three years are as under :

• **Financial Achievement:** (Rs. in lacs)

S. No.	Particulars	2014-15	2015-16	2016-17	2017-18 (Up to 31 st Aug.)
01	Opening Balance	10.33	81.74	49.92	22.47
02	Released by the Ministry.	81.17	56.97	0.00	0.00
03	Released by UT	4.90	168.55	121.85	0.00
04	Interest /other receipt	0.55	1.43	07.02	0.00
05	Total funds available	96.95	308.69	178.79	22.47
06	Utilization during the year	15.21	258.77	156.32	12.06
07	Balance	81.74	49.92	22.47	10.41
08	Allocation	156.127	113.94	282.83	961.02

• **Physical Achievement : (In Numbers)**

Year	Target	Houses Sanctioned	Houses Completed
2014-15	223	172	49
2015-16	157	75	17
2016-17	227+77	304	25
2017-18	801	801	--

The Tabular Presentation Depicts the Following:

- The funds are made adequately available by the Ministry of Rural Development and Government of India but the initiative to avail the fund for construction of house is comparatively less. This particular scheme can be implemented more effectively by creating awareness among the rural poor through proper, timely communication and active participation of the rural people in the rural development schemes.

Conclusion

The U.T of Dadra and Nagar Haveli is receiving adequate funds and supports from the Ministry of Rural Development and Government of India under the Scheme of PMAY. Moreover, the DRDA of U.T. of Dadra and Nagar Haveli is actively involved in the execution of PMAY. The PMAY can be utilized to the Optimum for the development of Rural Housing for the shelter less in Dadra and Nagar Haveli but the hindrance is the lack of active participation and awareness about rural development scheme among the rural people. Gram Sabha should be more vigilant and should play a prominent role in the selection of beneficiary in a participatory manner so as to avail the benefit of the Fund under PMAY. Selection of actual beneficiary is the most important criteria for the success of any government scheme or programme. There is lot of confusion regarding criteria for BPL in different states. The U.T of Dadra and Nagar Haveli is not an exception to this. Utmost importance should be given on selection of beneficiaries through a transparent system and the criteria for BPL should be reviewed time to time whenever required.

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