More than 1 Cr Houses Sanctioned Under PMAY(U)

**Syllabus subtopic:** Welfare schemes for vulnerable sections of the population by the Centre and States and the performance of these schemes; mechanisms, laws, institutions and bodies constituted for the protection and betterment of these vulnerable sections

**Prelims and Mains focus:** about PMAY(U); significance, challenges in implementation and its achievements; about angikaar campaign

**Context:** Out of a validated demand of 1.12 Cr houses in urban areas, 1 Cr houses have already been sanctioned. Further, a total of 57 Lakh houses are in various stages of construction of which, nearly 30 Lakh houses have been completed.

Compared to the earlier JNNURM scheme, PMAY (U) has achieved **10 times** more in a span of 4.5 years, whereas the earlier scheme had taken 10 years to achieve a significantly less number.

**About PMAY(U)**

**Pradhan Mantri Awas Yojana** (Urban), [PMAY (U)], is one of the largest affordable housing programmes in the world.

The Mission has **covered a range of social groups** which comprises of around 5.8 Lakh **senior citizens**, 2 Lakh **construction workers**, 1.5 Lakh **domestic workers**, 1.5 Lakh **artisans**, 0.63 Lakh **differently-abled (Divyang)**, 770 **transgender** and 500 **leprosy patients** as of now.

Empowerment of women is an inbuilt design of the scheme where the ownership of the house is in the name of female head of household or in the joint name.
The implementation of PMAY (U), has induced a remarkable investment in housing sector especially in the affordable housing segment. The houses sanctioned so far under the Mission involve an investment of about Rs. 5.70 Lakh Cr with Central Assistance of Rs. 1.6 Lakh Cr. The Central Government is contributing Rs.1.00 Lakh to Rs.2.67 Lakh for each house under different verticals of the scheme. As on date, nearly Rs. 60,000 Cr of Central Assistance has already been released. Presently, works of about Rs. 3 Lakh Cr is ongoing and by the time Mission accomplishes its target of 1.12 Cr houses, the entire activity will trigger an investment of more than Rs. 7 Lakh Cr.

The scheme promotes a synergetic partnership of the people and the Governments. In consonance of the Mission Guidelines, States/ UTs are also contributing a substantial amount of Rs 1-2 Lakh on an average which can go upto Rs 6 Lakh per house. Beneficiaries are also contributing their share in the range ofRs. 2 Lakh to Rs. 5 Lakh per house.

In order to supplement the additional requirement of providing the Central Assistance, over and above the budgetary support, Government has made a provision for raising Extra Budgetary Resources (EBR) to the tune of Rs. 60,000 Cr of which, Rs. 38,000 Cr have already been raised and disbursed. Government has also created an Affordable Housing Fund (AHF) in the National Housing Bank (NHB) with an initial corpus of Rs. 10,000 Cr using priority sector lending shortfall of banks/financial institutions for micro financing of the HFCs

**CLS-MIG**

The Credit Linked Subsidy for the Middle Income Group (MIG) was introduced for the first time in the housing sector with effect from 1 January 2017. The MIG beneficiaries with annual income upto Rs. 18 Lakh are eligible for claiming interest subsidy on their housing loans.

For the MIG, the Government has increased the area of house up to 200 sq. m. This in turn has a significant impact on banking sector and in enhancing the investment in the housing sector. Government has developed a web based real
time monitoring system called “CLSS Awas Portal (CLAP)” to ensure people’s participation and transparency leading to efficient delivery and minimising grievances.

In addition to this, the construction activity under the scheme has had a huge impact on the other sectors of the economy with a multiplier effect in employment generation. Approximately around 1.20 Cr employment has been generated through forward and backward linkages with about 250 auxiliary industries like, steel, brick kilns, cement, paint, hardware, sanitary etc.

Due to investment being made in the scheme, around 568 Lakh metric tonne of cement would be required for sanctioned houses; out of which 178 Lakh Metric Ton of cement has already been consumed through completed houses. Around 130 Lakh tonne of steel is required for the sanctioned houses; around 40 Lakh Metric Ton of steel has already been consumed in the completed houses. It also has an impact on livelihood, transport sector, skill development, horticulture, landscape development sector etc.

Government has identified many alternative and innovative technologies through a Global Housing Technology Challenge- India. This will usher a paradigm shift in the construction technology in India and will propel in a host of economic activities. 6 Light House Projects are being executed in six states across the country which will act as live laboratories demonstrating innovative, proven construction technologies for speedier and cost-effective construction of houses which are sustainable green, eco-friendly and disaster resilient.

**About Angikaar**

The Ministry has launched *angikaar - a campaign for change management.* The campaign address and enables beneficiaries to adapt to life transformation that comes with shifting to a newly constructed house.

The campaign has also converged with other government schemes like Ayushman Bharat and Ujjawala so that beneficiaries can avail the benefits of
these schemes. Currently more than 12 Lakh households have been covered through this campaign which is ongoing and will conclude on January 26th 2020.