Pradhan Mantri Awaas Yojana (Gramin)

Housing for All – Rural

APHRDI

23rd September, 2017
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Rural Housing and PMAY-G
Evolution of the Rural Housing Scheme

1957
• Village Housing Program under Community Development Movement

1980's
• Housing under National Rural Employment Programme (1980) and Rural Landless Employment Guarantee Programme (1983)

1989
• IAY as a sub scheme under Jawahar Rozgar Yojana

1996
• Indira Awaas Yojana (IAY) made an independent scheme

2016
• IAY restructured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in view of the objective of the Government “Housing for All” by 2022.
Erstwhile Rural Housing Programme – Indira Awaas Yojana (IAY)

Eligibility - Rural BPL Households

Unit assistance Rs.70,000/- (75,000/- for difficult areas/ Hilly and IAP district – Integrated Action Plan to develop Tribal and backward districts in Left Wing Extremism Areas)

From the inception of the scheme 3.60 crore houses have been constructed.

Central funds of Rs.1,06,798.93 crore provided as assistance to beneficiaries
Findings of Performance Audit of IAY by C&AG in 2014

➢ Non-assessment of housing shortage

➢ Low quality of house and lack of technical supervision

➢ Weak mechanism for monitoring.

➢ Lack of transparency in selection of beneficiaries.

➢ Lack of convergence.

➢ Loans not availed by beneficiaries
Background for Restructuring of Rural Housing Scheme

- Housing shortage estimated by Working Group on Rural Housing for 12th Five Year Plan, Census 2011 and SECC 2011 data.

- Government’s Announcement of “Housing for All by 2022”
  - President's address in the Joint Session of Parliament in May 2014
  - Union Minister for Finance during the presentation of Annual Budget for 2015-16

- 2.95 crore houses projected to be constructed by 2022 to achieve the objective.
- Projection based on data from Census 2011 (3.47 crore) and SECC 2011 (4.00 crore)
- 4.36 crore – W. Group on Rural Housing for 12th Five Yr Plan (2012-17),
About PMAY-G

- Construction of 1.00 crore houses in rural areas in 3 years from 2016-17 to 2018-19
- Unit assistance Rs. 1,20,000 in plain areas and Rs. 1,30,000 in hilly states / difficult areas / IAP districts
- Use of SECC-2011 house deprivation data for identification of beneficiaries
- Focus on improvement of the quality of house construction and timely completion
- Monitoring progress of construction through geo-referenced photographs using AwaasApp
- Willing beneficiary to be facilitated loan of up to Rs. 70,000/-
Convergence with other programmes for basic amenities – Centre and State

The minimum size of the unit is 25 sq.m. including a dedicated area for hygienic cooking.

Direct Benefit Transfer (DBT) electronically to the beneficiaries bank accounts through PFMS – AwaasSoft Platform

Special Project: 5% target retained at the national level as reserve funds for emergencies

Development of house design typologies to provide beneficiaries with a bouquet of house designs

Rural Mason Training for quality construction

National Technical Support Agency to provide technical support in construction of the houses.
About PMAY-G

(a) Unit assistance for house construction
- Rs. 1,20,000 in plain areas and
- Rs. 1,30,000 in hilly states/difficult areas/IAP districts

(b) Assistance through convergence:
- MGNREGA - 90/95 days of unskilled labour
- SBM - Rs. 12,000/- for construction of toilet through SBM (G) MGNREGS or any other dedicated source

(c) Facilitation for loan of up to Rs. 70,000/- to willing beneficiaries

(d) Housing material production under
- MGNREGA
- through SHGs of NRLM

*Approximate calculation of direct monetary benefit in plain area

PMAY-G 1,20,000
MGNREGA 18,000
SBM-G 12,000
Loan 70,000

*2,20,000/-
Salient Features of (PMAY -G)

- Selection of beneficiaries of PMAY-G

  - Identification of beneficiaries based on housing deprivation parameters as per SECC 2011 data.

  - Houseless households and households living in zero, one and two room kutha house as per SECC 2011 to be provided assistance

  - A prioritized list of beneficiaries to be prepared and finalized in the Gram Sabha Meeting

  - Based on the targets assigned to the Gram Panchayat in a year, annual select is prepared strictly in accordance with the seniority in the list of beneficiaries.

  - Appellate Authority to be set up at district level to hear appeals relating to removal and prioritization in the list of beneficiaries
Use of SECC in PMAY-G
Preparation of List of Beneficiaries from SECC

Entire list of rural households enlisted in SECC

Exclusion Process

Step 1: Exclusion of pucca houses (pucca roof and/or pucca wall) and more than 2 room kutcha houses

Step 2: Automatic exclusion using 13 parameters

List of non-excluded households

Universe of eligible beneficiaries

Houseless hhds and hhds living in 0, 1 and 2 room KH (kutcha wall and kutcha roof)
Prioritization of Eligible Beneficiaries

UNIVERSE OF ELEGIBLE PMAY (G) BENEFICIARIES

Select District and Gram Panchayat

SC Beneficiary

ST Beneficiary

Minority Beneficiary

Other Beneficiary

Priority Group 1: Houseless

Priority Group 2: 0 room KH

Priority Group 3: 1 room KH

Priority Group 4: 2 rooms KH

Sub Group 1: Automatic Inclusion

Sub Group 2: Others

Ranked according to deprivation scores (0-5)

Ranked according to deprivation scores (0-5)
1. Motorised two/three/four wheeler/ fishing boat
2. Mechanised three/ four wheeler agricultural equipment
3. Kisan Credit Card with credit limit of Rs.50,000 or above
4. Household with any member as a Government employee
5. Households with non-agricultural enterprises registered with the Government
6. Any member of the family earning more than Rs.10,000 per month
7. Paying income tax
8. Paying professional tax
9. Own a refrigerator
10. Own landline phone
11. Own 2.5 acres or more of irrigated land with at least one irrigation equipment
12. 5 acres or more of irrigated land for two or more crop seasons
13. Owning at least 7.5 acres of land or more with at least one irrigation equipment
Automatic Inclusion and Deprivation Criteria

**AUTOMATIC INCLUSION**
1. Households without shelter
2. Destitute / living on alms
3. Manual scavengers
4. Primitive Tribal Groups
5. Legally released bonded labourer

**DEPRIVATION PARAMETERS - EACH HAVING EQUAL WEIGHTAGE**
1. No adult member between the ages of 16 and 59
2. Female headed households with no adult male member between 16 and 59
3. Households with disabled member and no able bodied adult member
4. Households with no literate adult above 25 years
5. Landless households deriving a major part of their income from manual casual labour.
Beneficiary Verification and Creation of PWL

- Circulation of GP wise list of eligible beneficiaries
- Verification of Priority Lists by Gram Sabha - Removal of ineligible hhds and reprioritisation - Uploading of GS resolution in AwaasSoft
- Constitution of Appellate Committee
- Resolution of Grievances by Appellate Committee
- Publication of Permanent Wait List & uploading on AwaasSoft
- Preparation of Annual Select Lists
Salient Features of (PMAY -G) – Contd.

- Category-wise earmarking of funds
  - 60% of funds earmarked for SC/ST
  - 15% of funds earmarked by Minorities
  - State should ensure that at least 3% of the beneficiaries are from among persons with disabilities

- States / UTs to set up dedicated Programme Management Unit (PMU) to undertake tasks of implementation, monitoring and supervision of quality of construction at State / district / Block and Panchayat Level

- Allotment of house shall be made jointly in the name of husband and wife except in case of a widow / unmarried / separate persons. House may also be allotted solely in the name of women.

- Landless – High priority - Provision of land to landless households
Salient Features of (PMAY -G) – Contd.

- Empowered Committee – Headed by Secretary (Rural Development) – Annual allocation, Special Projects, difficult areas

- Annual allocation to the States / UTs is based on Annual Action Plan approved by Empowered Committee.

- The construction should be carried out by the beneficiary himself/herself and no contractor should be involved.

- Support to old or infirm or a person with disability in construction - mason training program or Gram Panchayats or a ground functionary

- Monitoring through AwaasSoft, AwaasApp, Area Officers, NLMs, DISHA, and Social Audit
Salient Features of (PMAY -G) – Contd.

Special Projects
- Allocation of Five percent of annual budgetary allocation.
- Rehabilitation of families affected by natural hazards, law and order problems, settlement of families affected by International border issues, Forest Rights Act, Surrendered militants, occupational diseases and new technology demonstration.

Administrative expenses
- 4% of the funds released under PMAY-G
- Eligible items - IEC activities, Social Audit, Setting up of PMU, conduct of assessment studies, construction of prototype, sensitization of beneficiaries etc.
Good Governance framework in PMAYG

- **Identity** through Aadhaar
- **Synergism** by Competition (Performance Index of States)
- **Eligibility** by SECC & Gram Sabha validation
- **Accountability** through a three pronged strategy
  - Use of ICT/DBT
  - Use of Space Technology
  - Social Audit – SHG Women/Youth as community cadre
Implementation Process – PMAY-G

- Allocation of Targets from Centre to States to Districts and Blocks
- Identification of Beneficiaries and Preparation of PWL
- Preparation of Annual Select List
- Registration of Beneficiaries
- Sanction of Houses
- Construction of Houses
- Inspection at Various Levels
- Release of Instalments
- Recording House Completion
Process of Issue of House Sanctions to Beneficiaries

SECC data verification by Gram Sabha and finalization of PWL

Target Setting By States

Registration

- Mobile No
- Bank A/c No.
- Aadhaar No. (with consent)
- Job card no.

Uploading of Photographs using AwaasApp

- Old House
- New Construction Site

SANCTION
Projected Target, Achievement and Focus States

**Target allotted to the States**
- a) 2016-17 = 43.58 lakhs against the target of 44 lakhs
- b) 2017-18 = 32.30 lakhs against the target of 33 lakhs

**Targets set to be achieved:**
- By September, 2017 = sanction of 59 lakh houses
- By March, 2018 = completion of 51 lakh houses
- By March, 2019 = completion of 1.00 crore

**Major focus on 9 states**
(Bihar, Uttar Pradesh, Madhya Pradesh, West Bengal, Odisha, Rajasthan, Chhattisgarh, Jharkhand, Maharashtra)
which account for 84% (84.04 lakh houses) of the target.
## Performance Index of States

<table>
<thead>
<tr>
<th>States</th>
<th>Overall Performance (%)</th>
<th>Rank</th>
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<tbody>
<tr>
<td>MADHYA PRADESH</td>
<td>58.14</td>
<td>1</td>
</tr>
<tr>
<td>RAJASTHAN</td>
<td>51.93</td>
<td>2</td>
</tr>
<tr>
<td>CHHATTISGARH</td>
<td>51.07</td>
<td>3</td>
</tr>
<tr>
<td>WEST BENGAL</td>
<td>50.25</td>
<td>4</td>
</tr>
<tr>
<td>MAHARASHTRA</td>
<td>49.11</td>
<td>5</td>
</tr>
<tr>
<td>UTTAR PRADESH</td>
<td>48.09</td>
<td>6</td>
</tr>
<tr>
<td>TRIPURA</td>
<td>44.93</td>
<td>7</td>
</tr>
<tr>
<td>HIMACHAL PRADESH</td>
<td>44.00</td>
<td>8</td>
</tr>
<tr>
<td>JHARKHAND</td>
<td>42.07</td>
<td>9</td>
</tr>
<tr>
<td>GUJARAT</td>
<td>41.11</td>
<td>10</td>
</tr>
<tr>
<td>KERALA</td>
<td>39.31</td>
<td>11</td>
</tr>
<tr>
<td>SIKKIM</td>
<td>38.78</td>
<td>12</td>
</tr>
<tr>
<td>TAMIL NADU</td>
<td>37.55</td>
<td>13</td>
</tr>
<tr>
<td>ODISHA</td>
<td>36.02</td>
<td>14</td>
</tr>
<tr>
<td>ANDHRA PRADESH</td>
<td>33.32</td>
<td>15</td>
</tr>
<tr>
<td>HARYANA</td>
<td>31.86</td>
<td>16</td>
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To provide basic amenities to the PMAY-G house, convergence of existing schemes of Centre and States is to be ensured

Mandatory convergence:
- MGNREGA - 90/95 days of unskilled labour
- SBM - Rs.12,000/- for construction of toilet through SBM (G) or any other dedicated sources

Other convergence:
- LPG connection - Pradhan Mantri Ujjwala Yojana (PMUY)
- Electricity - Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY)
- Drinking Water – National Rural Drinking Water Program (NRDWP)
- Other Central and State Schemes
PMAY-G Financials
## PMAY-G Annual Target and Financial Implications

### Financial implication for three years – Rs.81,975 crore
(Rs.60,000 crore from budgetary allocation and Rs.21,975 crore through borrowing)

<table>
<thead>
<tr>
<th>Year</th>
<th>Target</th>
<th>Total cost @ 1.25 lakh Rs. In Crores</th>
<th>Central Share (63% of total cost) Rs. In Crores</th>
<th>Admin. expenses + Other expenses GoI Rs. In Crores</th>
<th>Total cost to Govt. of India Rs. In Crores</th>
<th>State Share (37% of total cost) Rs. In Crores</th>
</tr>
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<tbody>
<tr>
<td>A</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F = D+E</td>
<td>G</td>
</tr>
<tr>
<td>2016 - 17</td>
<td>44,00,000</td>
<td>55,000</td>
<td>34,650</td>
<td>1,065</td>
<td>27,052</td>
<td>20,350</td>
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<tr>
<td>2017 – 18</td>
<td>33,00,000</td>
<td>41,250</td>
<td>25,987</td>
<td>1,080</td>
<td>27,462</td>
<td>15,263</td>
</tr>
<tr>
<td>2018 – 19</td>
<td>23,00,000</td>
<td>28,750</td>
<td>18,113</td>
<td>1,080</td>
<td>27,462</td>
<td>10,457</td>
</tr>
<tr>
<td>Total</td>
<td>1,00,00,000</td>
<td><strong>1,25,000</strong></td>
<td><strong>78,750</strong></td>
<td><strong>3,225</strong></td>
<td><strong>81,975</strong></td>
<td><strong>46,250</strong></td>
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Central allocation to the States/UTs is released in two instalments of 50% each to the State Treasury.

From the State Treasury, program funds are transferred to the State Nodal Account.

From SNA, payments to the beneficiaries are made to their bank accounts through Fund Transfer Order (FTO) on AwaasSoft - PFMS platform.
Transfer of assistance to PMAY-G beneficiaries

- Minimum 3 instalments – Linked to stages of construction - to track progress of construction

- First instalment to be paid mandatorily with the sanction of house

- Stages of construction – Foundation, plinth, windowsill, lintel and roof cast
PMAY-G
Achievements
Progress achieved under PMAY-G – as on 18th September, 2017

- Total eligible households as per SECC 2011 date – 4.03 crore
- Verification completed (3.96 crore) - More than 99%
- Identified households after verification by GS and Appellate process - 2.58 crore

- Registration on AwaaSoft = 62.85 lakh households
- Geo-tagging = 55.18 lakh
- Aadhaar seeding and verification - 29.91 lakh beneficiaries
- Sanction of houses to beneficiaries = 50.48 lakh houses
- Release of 1st installment = 41.60 lakh households
- Release of 2nd installment = 20.98 lakh households
- Houses completed = 3.94 lakh houses
AwaasSoft & AwaasApp
Need for an IT Enabled Service Delivery Platform

- Transparent system of selection of Beneficiary
- Facilitates and expedites adoption of best practices via information exchange platform
- Prevention of fudged and spurious data
- Improved record keeping
- Streamlined funds reconciliation
- Awareness generation using omnipresent cyber space
AwaasSoft is a local language-enabled workflow-based Service Delivery Platform to facilitate e-governance of PMAY-G.

Transaction based electronic service delivery platform

The system provides several functionalities and reports relevant to various stakeholders in the government and in the public.

The portal is hosted at the url [http://pmayg.nic.in](http://pmayg.nic.in) and the reports available on the system are accessible to all, including the national/international community.
Users of AwaasSoft

- Centre
- State
- District
- Block + Gram Panchayat
AwaasSoft has the following types of reports available for monitoring progress under PMAY-G:

- Physical Progress Reports
- Financial Progress Reports
- Social Progress Reports
- GIS Reports
- SECC Reports
- eFMS Reports
- Convergence Reports
- Social Audit Reports
A. Physical Progress Reports
   1. High level physical progress report
   2. Year wise house completed report
   3. Gap between Stages: Target to Account Verification
   4. Gap between Stages: Account Verification to House Completion
   5. Gap in entry of Targets
   6. Registration and sanction details (drillable upto beneficiary level)
   7. Panchayat wise incomplete houses (drillable upto beneficiaries level)

B. Financial Progress Reports
   1. Annual target and allocation
   2. Unit assistance and installment details
   3. High level financial progress report
   4. Available fund as per MIS
   5. Details of installments paid report
   6. Details of accounts in Banks/Post Offices

C. Social Progress Reports
   1. Gender-wise houses sanctioned and completed
   2. Category-wise houses sanctioned and completed

D. GIS Reports
   1. Scheme wise and inspection level wise status of mobile app data
   2. Abstract Mobile Inspection Report

E. SECC Reports
   1. Category-wise SECC data summary
   2. Status of priority list verification by gram sabha
   3. Status of Mapped SECC Villages to GPs of AwasVivah
   4. Category-wise SECC data Verification Summary

F. E-FMS Reports
   1. Account verification abstract
   2. Fund transfer order (FTO) abstract
   3. DSC enrollment status
   4. Debit account details
   5. Beneficiaries registered, accounts frozen and verified
   6. FTO transaction summary
   7. Accounts for which same installment payment initiated twice
   8. Beneficiaries for whom same installment payment initiated twice
   9. Payments rejected by bank
   10. FTO pendency with banks
   11. Block wise account and contact of beneficiaries
   12. FTO transaction summary [Installment Wise]
   13. Category wise FTO generated
   14. Identified false success/reject cases

G. Convergence Reports
   1. Convergence (drillable upto Panchayat level)
   2. Status of Aadhar/Job Card/SM/SECC/Mobile no. seeded in MIS
   3. Status of Aadhar/MGNREGA Job Card no. abstract
   4. House Sanction vs Work Creation in MGNREGA

H. Social Audit Reports
   1. Beneficiary details for verification
   2. Social audit report (Only District level)
Geo-Tagging using AwaasSoft App
D2. Abstract Mobile Inspection Report

Location

- Pradhan Mantri Awas Yojana Gramin
- All
- MADHYA PRADESH
- HOSHANGABAD
- BABAI

-- Select Panchayat--

- Show top 1000
- top 5000
- top 10000
- All records

View Details

Note: For more records drill down to District, Block or Panchayat level.
Geo-Tagging using AwaasSoft App

Minimum 5 geo-tagged photographs captured using AwaasApp

- Existing house
- Proposed site for construction
- Foundation or Plinth Level
- Windowsill / Lintel / Roof cast level
- Completion
Direct Benefit Transfer under PMAY-G
100% DBT in PMAY-G

All States /UTs to have a dedicated State Nodal Account (SNA) in a Scheduled Commercial Bank for holding PMAY-G funds.

The annual Central allocation as well as matching State share to be deposited in the SNA.

The SNA to be debited only through Fund Transfer Orders (FTO) generated on AwaasSoft and processed by PFMS.

Installments to beneficiaries to be transferred directly to their bank accounts electronically.
Payment system – PMAY-G – DBT Process

Approval of FTO by 2nd Signatory (Pradhan/PO with digitally sign)

Payment Advice → SFTP Server → PFMS Server → Nodal Bank → Payment Advice → NPCI → Credit File

Credit File → Beneficiary Bank 1 → Account Credit → Worker’s Account

Beneficiary Bank 2 → Response → SFTP Server → Response → PFMS Server → Response → Nodal Bank → Response → NPCI
House Design Typology Studies
To achieve the objective of PMAY-G for construction of quality and durable houses, studies to identify appropriate house designs have been undertaken by MoRD.

Typology studies conducted in **18 States**

House Design Typologies have been finalized in 14 States (Tripura, Meghalaya, Maharashtra, Odisha, Rajasthan, West Bengal, Assam, Jharkhand, Manipur, Chhattisgarh, Sikkim, Uttarakhand, Mizoram and Himachal Pradesh.)

State consultations Remaining In 4 States

Demo houses taken up in **Tripura, Maharashtra and Sikkim**

UNDP – 13
IIT Delhi - 5

Madhya Pradesh, Uttar Pradesh, Bihar and J & K
House Design Typologies and use of local material

Compendium of House Design Typologies released by Honorable PM

Activities Required at the STATES’ End

1. Construction of Demo Houses
2. Incorporation of Alternate Technologies in SOR
3. Wide publicity to Designs among Beneficiaries
House design – Chhattisgarh – Zone A

Highlights of the Prototype - 2

- Suitable for families who can afford only very small houses that can be incremented later.
- It is a single storey load bearing structure built in cob. It has sand packed stone foundation, walling material is cob with provision for stabilized reinforced mud plaster.
- The roofing material is terra-cotta Mangalore tiles with locally available timber with bamboo as under-structure
Incrementality is inbuilt in the design. Evolves into a cluster of structures for the extended family.
It is a single storey load bearing structure built in rubble masonry. It has stone rubble masonry, walling material is stone rubble with mud mortar with provision for stabilized reinforced mud plaster.
The roofing material is locally available stone slabs with timber or bamboo rafters and beams as under-structure.
Integrating Alternate Technologies, local material for construction in Tripura

**WHAT WAS**

**WHAT IS**
Road map for penetration of House Design Typologies

Demonstration building - Public offices to be constructed as per the identified house design typologies for beneficiaries to have walk through experience

Central Building Research Institute (CBRI) being involved for taking up construction of demo buildings

UNDP and CBRI has submitted a consolidated proposal for construction of demo building

- States can utilise administrative fund for taking up construction of demo building
- Ministry of Rural Development on a specific proposal from the State Government can fund construction of demo houses.
Mason Training
Skill Development for Quality Construction

Rural mason Training has been initiated to
• address the issue of quality of houses constructed
• fulfill the gap of availability of trained mason in rural areas

Qualification Pack (QP) for ‘Rural Mason Training’ has been developed by the Ministry in collaboration with Construction Skill Development Council of India (CSDCI) and approved by National Skill Development Corporation (NSDC).

Training Kit in collaboration with International Labour Organisation (ILO) developed, which includes flex charts, training manual for trainers and handbook for trainee.

Expenditure on Mason Training to be met by the States from the Administrative fund.
Mason Training Process

1. Engaging a Training Provider
2. Identification of houses to be constructed
3. Identification of trainees and counselling
4. Conduct of training and assessment and certification of masons
5. Linking of trained mason with houses to be constructed
Housing construction through on-the-job training in Jharkhand

**WHAT WAS**

**WHAT IS**
Housing construction through on-the-job training in Uttarakhand

Corner reinforcements for seismic resilience

Beneficiary family with the trainer

Remotely located sites in the mountains

Remotely located sites in the mountains
Housing construction through on-the-job training in Gujarat

Earth work

Beneficiary / trainee team work

Training in Masonry work

Training led by RSETI
Housing construction through on-the-job training in Chhattisgarh

Use of Fly ash Bricks in masonry

Levelling of shuttering

Steel work

Theory classes in panchayat ghar
Assessment underway in Maharashtra
Road map for taking up mason training

Comprehensive guidelines for taking up rural mason training and certification of trained masons have been issued to all the States / UTs

0.75% of administrative fund to be utilised for conduct of mason training

States given specific target to achieve under Rural Mason Training

Module being developed to capture the process of conduct of mason training and linking of trained mason to the prospective beneficiary of PMAY-G
House completion
State – MP
District – Chhindwara
Block – Chaurai
Gram Panchayat – Khairi Khurd
Beneficiary – Vinita Bai
Date – 23.6.2017
State – MP,
District – Chhindwara,
Village – Surgi
Beneficiary – Ms Sahwati,
Area – 27 sq. mt. against a minimum of 25 sq. mt.
As on 23.6.2017
State – MP
District – Seoni
Village - Jorawari
Beneficiary – Dhannalal
Size – 440 sq. ft. against a min. 267 ft.
Date – 24.6.2017
Madhya Pradesh
District - Mandla
Chhattisgarh
District - Raigarh
Chhattisgarh
District - Bemetra
Challenges
Challenges

- Awareness about the scheme and the transparency aspects - IEC activities
- Uninterrupted availability of quality construction material
- Dedicated staff for PMAY-G and their capacity building
- Effective convergence for basic amenities
- Quick scaling up of rural mason training and construction of demo houses as per identified house design typologies.
- Popularising house design typologies and use of local material
Collage of houses

Thank You...
DISCUSSIONS