

CHAPTER-1



Introduction

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In 2011 Census documents, 'House' was defined as 'a building or part of a building used or recognized as a separate unit because of having a separate main entrance from the road or common courtyard or staircase, etc. It may be occupied or vacant. It may be used for a residential or non-residential purpose or both'¹.

The Constitution of India provides that State shall strive to promote welfare of the people. It provides for physical, material, and social needs rather than the people providing for their own. The purpose of the welfare State is to create economic equality or to assure equitable standards of living for all. The welfare State provides public goods and services like education, housing, sustenance, healthcare, pensions, unemployment insurance, sick leave or time off due to injury, supplemental income in some cases, and equal wages through price and wage controls. Some of these items are paid via government insurance programs while others are paid for by taxes². WHO defined healthy housing as shelter that supports a state of complete physical, mental and social well-being. Healthy housing provides a feeling of home, including a sense of belonging, security and privacy³. Housing constitutes a physical matrix in which human interaction occurs. As such the houses that people live in touch upon almost every facet of our lives and of the society as a whole. In other words, it covers the relationship of one dwelling to another and of each dwelling to its surrounding and the neighborhood and community, and community's social political and financial complexes of which it is an integral part. Therefore, house becomes a place where individuals can exercise maximum autonomy⁴.

With the formulation of 1st Five Year Plan, Government of India adopted planned social and economic development for welfare of its people and as a part of their strategy, both Central and State Governments launched various housing programmes for weaker sections of the society.

¹www.censusindia.gov.in

²http://www.legalservicesindia.com/article/507/Concept-of-Welfare-State-and-Its-Relevance-in-Indian-Scenario.html#_ftn2

³WHO Housing and Health Guidelines

⁴Dr. E. Shanker, Evaluation of Housing Programmes in Telangana

Public housing programme in India started with the rehabilitation of refugees immediately after independence. Till 1960, nearly five lakh families were provided houses in different parts of Northern India. In 1957, within the ambit of the Second Five-Year Plan, the then Prime Minister introduced Village Housing Programme (VHP) for providing loans to individuals and cooperatives of up to Rs.5,000 per Unit. Only 67,000 houses could be constructed under this scheme up-to the end of the Fifth Five Year Plan (1974-1979)⁵. With the launch of Indira Awas Yojana (IAY) by the then Prime Minister in 1985, the public housing programme in India got a boost. Government of India launched IAY as a rural housing programme targeting SC/ST and Minority population. The programme was gradually extended to cover all Below Poverty Line (BPL) population⁶. As a part of the continuous efforts of the Indian Government to fulfill the housing needs of rural and urban poor people, Pradhan Mantri Awas Yojana (PMAY) was launched in June 2015 with an aim to provide affordable housing⁷⁸. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) was previously known as the Indira Awas Yojana and was christened as PMAY-G in 2016. The scheme is aimed at the provision of affordable and accessible housing units to eligible beneficiaries in rural regions of India (excluding Chandigarh and Delhi). Under this scheme, the Government of India and the respective State Governments share the cost of development of housing units. The cost is shared in the ratio of 60:40 by the States other than North-Eastern and hilly region. State which, in turn, share the cost in the ratio of 90:10.

Rajiv Gandhi Awas Yojna was started on the analogy of Indira Awas Yojna (IAY) to meet the housing demand of different sections of the society in Himachal Pradesh in 2003-04 and remained in operation till 2007-08. It was replaced with Atal Awas Yojna in 2008-09, which was again renamed as Rajiv Awas Yojna in 2013-14 before it was finally replaced with Mukhya Mantri Awas Yojna (MMAY)⁹ in 2016-17. The objective of this scheme was

Main Provisions

⁵Indira Awas Yojana - History (PDF). pmayg.nic.in. 2013.

⁶Indira Awas Yojana - Guidelines (PDF). megcnrd.gov.in.

⁷Urban houses under PM Awas Yojana must belong, The Economic Times, 30 May 2016

⁸Modi government to rename new-look Indira Awaas Yojana to Pradhan Mantri Awaas Yojana, The Economic Times, 29 December 2015

⁹Mukhya Mantri Awas Yojna, Rural Development Department, Himachal Pradesh.

to provide the financial assistance for the construction of a house to the rural poor who are living below the poverty line (BPL). The aim of this scheme was envisaged, while its guidelines were issued on 14th August, 2018, as providing of grant to the poor families of the State for the construction of their houses and re-construction of houses of those whose houses got damaged due to natural calamities. Later, in 2021, the provision of re-construction of damaged houses due to natural calamities was discontinued. The BPL families of all categories are eligible to avail benefits of this scheme.

The main provisions of the scheme are as under: -

- (i) This scheme is being implemented as a supplementary scheme to PMAY(G).
- (ii) Area of newly constructed house should be atleast 25 square meters.
- (iii) Houses are sanctioned only to women and if there is no woman member in the family then house is sanctioned to the male member.
- (iv) House is constructed by the beneficiary herself/ himself and local material can be used for its construction.
- (v) The construction work, in case of aged persons above 60 years, handicapped, single woman and other persons, who are unable to monitor construction work and have given written request for such construction, will be done by concerned Gram Panchayat or Development Block within approved sanctioned budget.
- (vi) There is no prescribed design for construction of house, but house should be in accordance with local climate and ecology.
- (vii) The constructed houses should be as natural calamities resistant as possible, especially, with earthquake resistant features, for which help from Junior Engineer can be taken.
- (viii) Apart from other components, following components should also be there in the houses: -
 - ξ Varanda
 - ξ Stairs to go to the roof of the house
 - ξ Toilet

- (ix) This scheme is financed 100 % by the State Government out of its own resources. At present, a sum of Rs.1,50,000 per housing unit is given in three installments. First installment of Rs.65,000 is given in the beginning of construction work, and second and third installments amounting to Rs.45,000 and Rs.40,000, respectively, are given on masonry work up to lantern level and completion of construction work. All payments to the beneficiaries are made electronically to their Bank/Post office accounts that are linked to Aadhaar with their consent.

Selection of Beneficiaries

The Gram Sabha selects the priority list of beneficiaries. In the selection of beneficiaries, priority is given to the following categories: -

- (i) Family under BPL is certified by the Welfare Department/ Family with Handicapped & Mentally Disturbed person is certified by Health Department.
- (ii) Widows of diseased Army/ Para-military/ Police Force personnel died in armed action.
- (iii) Families, who have patients of Leprosy and Cancer.
- (iv) HIV infected person.
- (v) Single Women.

Convergence with Other Schemes/ Programmes

There is a provision of convergence of this scheme with other schemes in the following manner: -

- (i) In addition to grant of money under this scheme, beneficiary can utilize 95 mandays of unskilled workers, as per the provisions of MGNREGA, for construction of house (The participation of beneficiary is compulsory in such mandays).
- (ii) The selected beneficiary for the house to be constructed can get the benefit of water connection under National Drinking Water Programme or local drinking water programmes of Irrigation & Public Health Department (Jal Shakti Vibhag).

- (iii) The selected beneficiary for the house to be constructed can get the electricity connection under Deen Dayal Upadhyay Gram Jyoti Yojna or Local network of H.P. Electricity Board.

Special Provision

There is also a special provision under this scheme that every year 5% of the total target units of houses are reserved for such families which are in dire need of a housing unit. On the recommendations of concerned Deputy Commissioner, these houses are sanctioned by Director, Rural Development Department, Himachal Pradesh. The provision for providing of funds amounting to Rs.2 lakh per housing unit to the beneficiary whose housing unit had been damaged by natural calamities has been withdrawn as such works are now funded from State Disaster Relief (SDRF)/ National Disaster Relief Fund (NDRF).

