

Housing scheme lags in urban areas

Pradhan Mantri Awas Yojana has a completion rate of only 50% in urban areas

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The Narendra Modi government's flagship programme, the Pradhan Mantri Awas Yojana-Gramin (PMAY-G), aimed at constructing houses in rural areas, has a completion rate of 67.72% at the end of six years since it began in 2016, in contrast to the urban version of the scheme that started a year ahead but is lagging behind with a 50% completion rate.

The PMAY-G was initiated in November 2016 with a target of completing 2.7 crore houses. So far, according to the database maintained by the Union Rural Development Ministry, 1.8 crore houses have been constructed, which is 67.72% of the target.

The Pradhan Mantri Awas Yojana-Urban (PMAY-U) was initiated in June 2015 with a target of constructing 1.2 crore homes. According to the latest numbers from the Union Urban Development Ministry, only 60 lakh units have been completed to date.

Delayed by pandemic

Housing and Urban Affairs Secretary Manoj Joshi blamed the pandemic for the slowdown in the PMAY-U. "The completion rate for houses sanctioned before the COVID-19 pandemic



Slow pace: The PMAY-G was initiated in November 2016 with a target of completing 2.7 crore houses. ■ FILE PHOTO

stood around 80%," he told *The Hindu*. In urban areas, issues such as a lack of clear titles and other land documents tend to crop up, he added. The pandemic has sharply hit the completion rates in the PMAY-G too. According to the Rural Development Ministry's data for the financial year 2021-22, only seven lakh houses were constructed as opposed to the pre-pandemic financial year of 2019-20, when 49 lakh were completed.

Six States account for 70% of the target units – West Bengal, Madhya Pradesh, Bihar, Odisha, Uttar Pradesh and Chhattisgarh. Out of them only two States – Uttar Pradesh and West Bengal – have a completion rate above the national average.

The PMAY-G brings huge political dividends for the BJP-led government at the Centre, and is the reason for

a conflict between the Centre and the States.

Recently, the Centre withheld funds for the scheme in two States ruled by BJP rivals – West Bengal and Chhattisgarh. The Centre withheld the funds to West Bengal for the ongoing financial year

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following complaints from BJP MPs that the Mamata Banerjee government was repackaging the scheme as the "Bangla Awas Yojana".

Funds for Chhattisgarh were withheld because the State failed to provide its share of contribution for the scheme; the Centre pays 60% and the States have to bear 40% of the cost.

While Chhattisgarh accepts that it defaulted on the payment because of a lack of funds, the West Bengal go-

vernment has taken a more strident stand.

"This is nothing but an economic blockade. The Centre itself repackaged an existing scheme – the Indira Awas Yojana as the Pradhan Mantri Awas Yojana. Assuming but not admitting that the Trinamool Congress government changed the name of the scheme The revenue in the Central pool also comes from the States," party spokesperson and Rajya Sabha member Sukendu Sekhar Ray said.

'Unable to get loan'

Chhattisgarh Minister T.S. Singh Deo said the State was unable to get a loan to fund its share. "On Thursday, we completed the formalities of a loan from Punjab National Bank worth ₹762 crore to cover our contribution for the scheme," Mr. Deo said.

The completion rate for PMAY-G in Chhattisgarh is 67%.

Out of the six States accounting for 70% of the target units, Bihar has one of the lowest completion rates at 59.4%.

"Bihar has 16 lakh houses pending from the previous Indira Awas Yojana scheme. It was decided that the backlog will be cleared before taking up construction under the PMAY-G scheme, which is why their numbers are low," an official said.