

# Pradhan Mantri Awas Yojana-Urban (PMAY-U) Scheme

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## Context

The present government however had already been in office, previously two terms with the ending of 2022 reserved for the Housing For All project, a subsidised housing program.

## Details on PMAY-U Scheme

- The scheme was first started in 2015 and it is one of the main elements of the government's aspiration of having 'Housing for all'. This is also prominently anticipated to be a major contribution towards resolving the urban housing shortage of India.

The primary objectives of the PMAY-U scheme are:

- For sheltering affordable housing to everyone will be made by 2022.
- To tackle the continuous increase in urban housing problems in India.
- Green and sustainable liveability is a key concept to be developed to meet the demand of eco-friendly housing especially.
- On the bottom line is to comply with the Gandhian scheme of 'Housing for All'.

## Features

The PMAY-U scheme has several key features, including:

- **Affordable Housing:** Amongst all goals of the project, the main focus is on affordable housing for urban dwellers with higher concentration of the poor and the emigrants.
- **Subsidy:** The plan, through the provision of subsidy of 50% of the School fees, gives a relief of up to Rs.2.Govt. The scheme will give the eligible beneficiaries a sum of 30 lakh each.
- **Credit Linked Subsidy:** The program is giving out an no-interest loan that has a Micro-Credit Institution as a direct recipient and as well as a stakeholder who can endorse the recipient for the distribution of the microcredit loan. It brings out the effective interest loan price and calculates the apartment price for eligible consumers.
- **Eco-Friendly Housing:** This program allows green housing construction to not just be a topic that was only addressed in theory but is used in constructions that are environmentally friendly by using solar and renewable energy technologies.
- **Public-Private Partnership:** Such facilitation progresses towards partnership development of public and private entities on both high and low class of housing thus reducing the government participation in this process.

## Implementation

The PMAY-U scheme is implemented through a partnership between the central government, state governments, and urban local bodies. The scheme is implemented in the following stages:

- **Planning:** This duty is adhered to by the condominium government, state government, and the local departments.
- **Subsidy Disbursal:** It is this program that targets those who are able to utilise it by a means of direct cash transfer.
- **Monitoring and Evaluation:** The project is subject to constant supervision by tracking and evaluation done frequently to make sure of its effectiveness.

## Challenges and Opportunities

**The PMAY-U scheme faces several challenges, including:**

- **Funding:** The program demands substantial funding and lack thereof which happens often during the times of economic austerity could be an obstacle.
- **Land Availability:** In the face of the complexities associated with the absence of enough land for affordable accommodation units in most of the urban areas where land is scarcer, the scheme needs land for affordable housing can be a big challenge.
- **Implementation:** The scheme is facing the problem of its successful implementation which is also very complicated due to the existing federal structure of the country.

Despite these challenges, the PMAY-U scheme offers several opportunities, including:

- **Addressing Urban Housing Shortage:** Such program will be an instrument of

amelioration of the Indian urban housing deficiency.

- **Promoting Sustainable Housing:** This initiative has the capacity of endorsing low-carbon-emission or green housing that enables the reduction of the environmental impact and, consequently, promotes the sustainability of the environment.
- **Supporting Economic Growth:** The scheme can provide a contribution to economic development by generating work places and, in addition, stimulating the need for building materials and other relevant products and services.

## Recommendations

- **Increase Funding:** The government should explore the option of raising the budget allocation for the program so that it can achieve a proper functioning.
- **Streamline Implementation:** The government must take the initiative to speed up procedures so as to minimise the delays, and the immediate receipt of the benefit by their eligible.
- **Promote Public-Private Partnerships:** In addition, the government should engage in public- private participation where the partners can share the pressure so as to give the government the leverage to enhance affordable housing.

## Conclusion

The [PMAY-U scheme](#) is a critical program aimed at providing affordable housing to all urban citizens by 2022. With its focus on sustainable and eco-friendly housing, the scheme can play a significant role in addressing the urban housing shortage in India and promoting environmental sustainability. While the scheme faces several challenges, it offers several opportunities for addressing the urban housing shortage, promoting sustainable housing, and supporting economic growth.

Source: [The Hindu](#)

### UPSC Mains Practice Question

**Q. Examine the objectives, implementation strategies, and outcomes of the Pradhan Mantri Awas Yojana-Urban (PMAY-U) scheme in addressing the housing needs of urban populations in India. Discuss the challenges encountered and suggest measures for further improvement.**