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**Promotion and protection of all human rights, civil,
political, economic, social and cultural rights,
including the right to development**

Written statement* submitted by India Water Foundation, a non-governmental organization in special consultative status

The Secretary-General has received the following written statement which is circulated in accordance with Economic and Social Council resolution 1996/31.

[30 January 2024]

* Issued as received, in the language of submission only.



The Essentials of Housing for the Vulnerable and Poor in India

While access to adequate and secure housing is a basic human right, it is still denied to many of the world's poorest people. United Nations estimates indicate that approximately a staggering 1.6 billion people around the world lack adequate housing and basic services, with projections that this could rise to 3 billion by 2030. It is estimated that 100 million people worldwide are homeless. If rural areas were included within these figures, the numbers could even be twice as much. These statistics are increasing at an exponential rate, particularly within the global south, where situations are already at a grave risk. In a country as diverse and dynamic as India, which is also the most populous country in the world and very densely populated ensuring adequate and affordable housing for all its citizens is a monumental challenge. Recognizing this, the Indian government unveiled the Pradhan Mantri Awas Yojana (PMAY) in 2015, a visionary housing initiative that transcends conventional boundaries.

Pradhan Mantri Awas Yojana benefits all Indians and represents an audacious step towards achieving the audacious goal of 'Housing for All' by 2024. The scheme targets the shortage of affordable housing in India, particularly in urban areas, by offering financial assistance to those who cannot afford their own home. Under the PMAY scheme, eligible beneficiaries can access interest subsidies on home loans and direct financial assistance for the construction of houses. This formidable endeavor not only seeks to bridge the housing gap but also tackles the complex web of socioeconomic disparities that plague the nation. PMAY is more than just bricks and mortar; it is a beacon of hope, a catalyst for change, and a testament to the government's unwavering commitment to uplifting the lives of millions.

The PMAY scheme is characterised by various different caveats that intend to address the diversity of Indians looking to buy new homes or renovate their existing ones. Following are some of the most pertinent features of the Pradhan Mantri Awas Yojana:

1. Targeted Beneficiary Groups- PMAY aims to cater to economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG) in both urban and rural areas. This broad spectrum of beneficiaries ensures inclusivity in housing.
2. Credit-Linked Subsidy Scheme (CLSS)- PMAY operates through the CLSS, where eligible beneficiaries can avail of interest subsidies through their home loan lenders, reducing the overall loan burden.
3. Income Criteria- The income criteria for each category (EWS, LIG, MIG) are defined to ensure that the benefits are directed towards those who genuinely require assistance.
4. Tenure of Loan Subsidy- The subsidy on home loan interest is provided for a specific tenure, typically 20 years or the actual tenure of the loan, whichever is lower.
5. Beneficiary Selection Process- The selection of beneficiaries is done through a transparent and fair process, often involving online applications and verification to ensure that deserving individuals and families receive assistance.
6. Geographical Coverage- PMAY is divided into two primary components – PMAY Urban and PMAY Gramin – to cater to the distinct housing needs of both urban and rural areas.
7. Enhanced Transparency- The application process and allotment of houses under PMAY are transparent and can be tracked online, reducing the chances of corruption and favoritism.
8. Financial Inclusion- Beneficiaries are required to have a bank account, which not only facilitates the disbursement of subsidies and loans but also encourages participation in the formal banking system.

There are two sections of the PMAY scheme that focus on different areas:

1. Pradhan Mantri Awas Yojana Gramin (PMAY-G): Previously known as the Indira Awas Yojana, PMAY-G was renamed in 2016. It aims to provide affordable and accessible housing units to eligible beneficiaries in rural regions of India, excluding Chandigarh and Delhi. The scheme follows a cost-sharing model, with the Government of India and respective state governments sharing the development costs. The ratio is 60:40 for plain regions and 90:10 for North-Eastern and hilly regions.

PMAYG aims to deliver pucca houses with water, sanitation, and electricity to all eligible rural families in two stages. People who do not own a home, as well as those who live in kutchra houses or houses that have been seriously damaged, are the target demographic for this program. This plan aims to provide 1.95 crore pucca dwellings in rural India between 2019 and 2022. This project has been extended until 2024, and the aim is now to have 2.95 crore pucca dwellings. The scheme aims to provide monetary support to those individuals who are living in kaccha houses or houses that have been destroyed, as well as to those individuals who do not own their own homes. The plan includes, in addition to the construction of residences, the provision of essential utilities including electricity, LPG water, and road connections. The key focus of Samagra Awas-Convergence is not only limited to housing but also extends to ensuring the holistic development of rural households. One of the significant aspects of this campaign is the convergence of various other welfare schemes to maximize the benefits for the beneficiaries.

Under this convergence approach, the Government intends to coordinate efforts with schemes providing essential amenities such as electricity, LPG (liquefied petroleum gas) connections, water connections, and toilets. The ultimate goal is to achieve the saturation of these benefits in all PMAY-G houses. By integrating these services, the Government aims to improve the overall living conditions of rural households, uplift their quality of life, and promote inclusive and sustainable development.

Through Samagra Awas-Convergence, the Government is making a concerted effort to not only provide housing but also create a supportive environment that enhances the well-being and dignity of rural families. This approach recognizes that access to housing is just one piece of the puzzle, and access to basic amenities is equally vital to improving the lives of those residing in these houses.

By combining resources and efforts across different schemes, the Government can efficiently utilize available resources and optimize the impact of its welfare programs. This integrated approach also helps in reducing duplication and ensures better targeting of beneficiaries, making it a more efficient and effective method of delivering welfare benefits.

2. Pradhan Mantri Awas Yojana Urban (PMAY-U): PMAY-U focuses on urban areas in India and includes 4,331 towns and cities. The scheme is implemented in three phases:
 - Phase 1: From April 2015 to March 2017, the government aimed to cover 100 cities across different states and union territories.
 - Phase 2: From April 2017 to March 2019, the government aimed to cover an additional 200 cities across different states and union territories.
 - Phase 3: The government aims to cover the remaining cities that were not included in Phase 1 and Phase 2 by December 2024. The objective is to achieve comprehensive coverage under PMAY-U.

Ministry of Housing and Urban Affairs (MoHUA) is implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide pucca house with basic amenities to all eligible urban beneficiaries across the country. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) based on eligibility criteria as per scheme guidelines. As on date, 118.90 lakh houses have been sanctioned under PMAY-U. Of the sanctioned houses, 112.22 lakh have been grounded for construction; of which 75.31 lakh are completed/delivered to the beneficiaries.

During the last three years, 45.43 lakh houses have been sanctioned and 46.04 lakh houses are grounded for construction which includes grounding of 5.92 lakh houses sanctioned in preceding years. During the last three years, 39.63 lakh houses are completed/delivered to the beneficiaries.

Schemes related to providing housing are implemented by States/Union Territories (UTs). However, to supplement the efforts of States/UTs, Ministry of Housing and Urban Affairs is implementing Pradhan Mantri Awas Yojana- Urban (PMAY-U) “Housing for All” Mission since June 25, 2015 for providing pucca house with basic amenities to all eligible urban beneficiaries including slum dwellers across the country. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) based on eligibility criteria as per scheme guidelines. Against the validated demand of 1.12 crore houses, as on 13.03.2023, 120.45 lakh houses have been sanctioned, out of which more than 109.23 lakh have been grounded and 72.56 lakh have been completed/delivered to the beneficiaries.

The Pradhan Mantri Awas Yojana is a transformative initiative that has made homeownership a reality for millions of Indians who previously struggled to afford a house. With its focus on affordable housing, interest subsidies, women’s empowerment, employment generation, and financial inclusion, PMAY is not just a housing scheme but a comprehensive approach to improving the lives of citizens. As the government continues to work toward its goal of ‘Housing for All,’ the benefits of PMAY will continue to positively impact the lives of countless families across the nation.
