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## PM Awas Yojana-Urban Chhattisgarh (Raipur Division): A Study

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**Abstract:** Housing is a basic human need and a key indicator of socio-economic development. The Pradhan Mantri Awas Yojana–Urban (PMAY-U), launched in 2015 by the Government of India, aims to provide “Housing for All. In Chhattisgarh, the scheme has achieved substantial progress, with over 4.6 lakh houses sanctioned and nearly 3.8 lakh completed as of 2024. The Raipur Division—comprising Raipur, Mahasamund, Dhamtari, Balodabazar, and Gariyaband—has been one of the most active regions in implementing PMAY-U, contributing significantly to the state’s overall housing performance. The present study reviews the progress of PMAY-U implementation in the Raipur Division using secondary data sources such as reports from the Ministry of Housing and Urban Affairs (MoHUA), Chhattisgarh Housing Board, and State Urban Development Agency (SUDA). The findings indicate that Raipur district alone accounts for approximately 35% of the total sanctioned units in the division, reflecting effective coordination between state and urban local bodies. Beneficiary-Led Construction (BLC) and Affordable Housing in Partnership (AHP) components have emerged as the dominant modes of implementation. Despite challenges such as land availability, beneficiary contribution delays, and administrative bottlenecks. The Raipur Division, being one of the key urban clusters, has made considerable strides in the construction and allocation of affordable housing units. This progress is part of the broader state-level momentum, where Chhattisgarh has actively facilitated the execution of PMAY-U by efficiently channelizing both central and state financial resources.

**Index Terms** - ULB, CG, EWS, BLC

### I. INTRODUCTION

Owing a home is a lifelong dream of countless people the Pradhan Mantri Awas Yojana (PMAY) is a flagship housing scheme launched by the Government of India with the ambitious goal of providing affordable housing for all by 2022. The program, introduced in 25 June 2015 by Prime Minister Narendra Modi, was conceived as a response to India's growing urbanization and the need for addressing the housing deficit, particularly for the Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG) in urban and rural areas. The history of PMAY can be traced back to earlier housing schemes initiated by the Indian government, but PMAY represents a comprehensive, all-encompassing approach aimed at addressing the housing needs of millions of Indians. 4,331 cities and towns across India have been covered under the scheme. The scheme involves partnerships with states, Union Territories, urban local bodies, and private players.

## II. KEY FEATURE OF SCHEME

1. To provide affordable "**pucca**" houses (permanent, structured homes) to all eligible urban households by 2022.
2. Promote urban development by improving living standards and slum redevelopment.
3. Address the growing housing demand in rapidly urbanizing areas.

## III. LITERATURE REVIEW

**Singh et al. (2024):** They argued that although the Pradhan Mantri Awas Yojana (PMAY) program in India has made admirable attempts to provide affordable housing, the program might benefit from numerous crucial recommendations, including simplifying and streamlining the application processes as beneficiaries' time spent navigating bureaucracy and waiting for decisions should be cut down by streamlining and speeding up the application and approval processes; increase the program's reach to cover more areas.

**Upadhyay & Tirumala (2023):** They stated that the PMAY scheme faced challenges in having the right distribution across cities and states. While most of the funds moved toward the target entities envisaged, there are discrepancies in the equity across the spectrum. The finer details of implementation need to be given adequate attention as the states and cities have varying capacities in implementation and monitoring. The BLC structure enabled innovation in small and medium cities, but the larger cities did not find much use of the scheme.

**Manjula (2022):** She observed that rapid growth of the urban population leading to housing shortages and poor urban living conditions is a prime challenge for the government of India. While analysing the review of various related literature, a number of studies on affordable housing was observed. It was observed that in India, a number of housing programmes have been implemented since independence by different governments. However, these programmes lacked continuity and interconnectedness, which has drawn attention of the earlier researches to assess housing policies and programmes in India.

**Moghayedi et al. (2021):** They discussed that housing is one of the fundamental needs that shape the well-being and quality of life of individuals. In a world where transformation and urbanization are continuously taking place, housing supply has struggled to keep up with the growing demand. Hence, there is a prevailing call for increased housing provision to accommodate this continuously growing requirement. This urgency stems from projections that the world's urban population will experience a significant surge, anticipated to escalate from 4.3 billion in 2020 to 6.7 billion by 2050. Rapid urbanization is leading to a rise in affordability difficulties faced by individuals with low incomes, a trend observed in both developed and developing nations. Thus, ensuring the availability of sustainable and affordable housing remains a top priority for governments and other policymakers.

## IV. OBJECTIVE OF THE STUDY

1. To study the progress of PMAY-U in Raipur division.
2. To study financial inclusion and fund release process by State and central Government .

## V. METHODOLOGY

These study is based on secondary data sources and descriptive research is followed. Data is collected from official website of PMAY-U, HFA Guidelines ,Documents and reports published by the Ministry of Housing and Urban Affairs , and annual reports published by Government of India.

## VI. PROGRESS OF PMAY-U IN RAIPUR DIVISION

The Pradhan Mantri Awas Yojana - Urban (PMAY-U) has been actively implemented in Chhattisgarh, including its capital city, Raipur, to provide affordable housing solutions for economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG). The state has made significant strides in housing development under this scheme, benefiting from the four primary verticals of PMAY-U: In-Situ Slum Redevelopment (ISSR), Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP), and Beneficiary-Led Construction (BLC). As on 12/12/2024, in Chhattisgarh total houses sanctioned is 3,02,663 units, and houses grounded for construction are 2,72,868 while houses completed are 1,91,617. The information is shared in Lok Shabha during question answer session. Total houses sanctioned in Raipur are 59,099 in Mahasamund are 6,618, in Dhamtari are 11,247 are Baloda Bazar is 7,779 and in Gariyaband are 3,585. Total houses completed in Raipur are 45,458, in Mahasamund are 3,984, in Dhamtari are 6,554, are Baloda Bazar is 5,022 and in Gariyaband are 2,615.

Sr. No.	State/UT	District	Houses Sanctioned (Nos)	Houses Grounded for Construction (Nos)	Houses Completed (Nos)
11	Chhattisgarh	Raipur	59,099	54,938	45,458
12	Chhattisgarh	Mahasamund	6,618	5,686	3,984
13	Chhattisgarh	Dhamtari	11,247	9,657	6,554
25	Chhattisgarh	Baloda Bazar	7,779	6,812	5,022
26	Chhattisgarh	Gariyaband	3,585	3,182	2,615
<b>Chhattisgarh Total</b>			<b>3,02,663</b>	<b>2,72,868</b>	<b>1,91,617</b>

Source: <https://pmay-urban.gov.in/State-district-wise-phy-LSUSQ2471.pdf>

Lok Sabha: Unstarred Question No. 2937, To Be Answered On December 12, 2024

PMAY-U has achieved significant progress in Raipur division the state government, in collaboration with the central government, has been actively involved in implementing and monitoring the scheme across districts. Raipur, has been a focal point for housing development under the scheme.

## VII. FINANCIAL INCLUSION AND FUND RELEASE PROCESS BY STATE AND CENTRAL GOVERNMENT

PMAY-U works under 4 verticals:-

1. BLC ( Beneficiary-Led Construction)- In these vertical central assistance upto ₹1.50 lakh and state assistance upto ₹1 lakh is provided to beneficiary.
2. AHP ( Affordable Housing in Partnership)- In these vertical central assistance upto ₹1.50 lakh and state assistance upto ₹1 lakh is provided to beneficiary.
3. ISSR ( In-situ Slim Redevelopment)- Central slum- rehabilitation grant averaging upto ₹1 lakh is provided to beneficiary.
4. CLSS (Credit Linked Subsidy Scheme) Under PMAY-U, financial institutions and banks support the implementation of these vertical.

## VIII. FUND RELEASING MECHANISM

1. **Central Government → State Government**
  - Funds are released based on approved Detailed Project Reports (DPRs).
  - Funds are transferred to the State Nodal Account maintained by the SLNA.
2. **State Government (SLNA) → ULBs / Implementing Agencies**
  - On receipt of funds, the SLNA allocates them to respective ULBs or implementing agencies based on project requirements.
  - This includes 1st, 2nd, and 3rd installments, depending on project progress.

### 3. ULBs / Agencies → Beneficiaries (in BLC component)

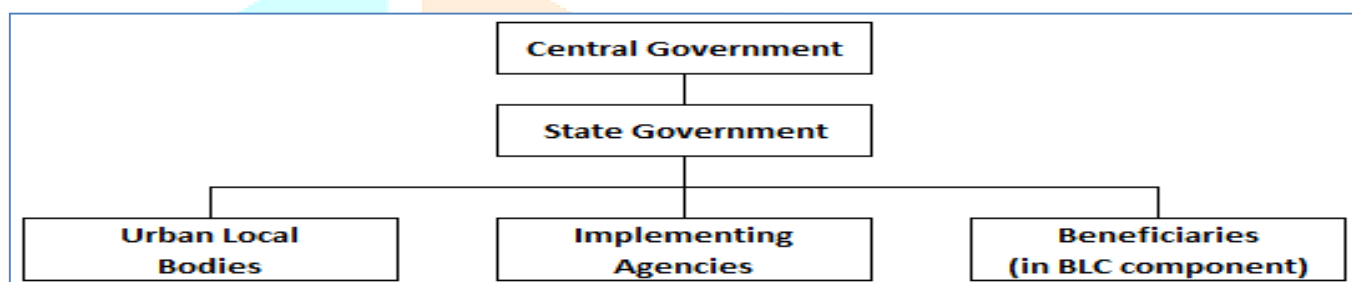
- For individual house construction, funds are released in tranches directly to the beneficiaries' Aadhaar-seeded bank accounts via Direct Benefit Transfer (DBT).
- Each tranche is linked to construction milestones (e.g., plinth level, roof level, completion).

#### • Key Channels of Fund Flow

- Public Financial Management System (PFMS) is used for tracking and ensuring transparency in fund disbursement.
- AwaasSoft/MIS Portal maintains real-time data on fund utilization and beneficiary status.

Stage	From	To	Mode	Purpose
1	Central Govt.	State Govt. (SLNA)	PFMS	Grant-in-aid for approved DPRs
2	SLNA	ULBs/Agencies	PFMS/Bank Transfer	Project implementation
3	ULBs/Agencies	Beneficiaries (in BLC)	DBT	House construction support

**Fund Release Process by Central Government**



#### Release Process by State Government

### IX. FINDINGS OF THE STUDY

1. Out of total Sanctioned houses in Raipur division 72.041% of the house construction is already completed.
2. Out of total Sanctioned houses in Raipur division 18.84% of the house construction is under process.
3. Out of total Sanctioned houses in Raipur division 9.12% of the house construction is not grounded for construction.
4. For individual house construction, funds are released to the beneficiaries' Aadhaar-seeded bank accounts via Direct Benefit Transfer (DBT).

### X. CONCLUSION

Chhattisgarh has leveraged PMAY-U to deliver tangible housing outcomes in several urban centers, with visible progress in AHP and BLC verticals and continuing central support shown in sanction releases. Progress in Raipur Division has shown instrumental result in comparison to the other division of Chhattisgarh state. Owning a house became easy for EWS beneficiaries and also the hindrances of fund is removed as both central and state government provide subsidy to beneficiaries which played a crucial role in the timely completion of houses. These scheme not only helped in the upliftment of EWS but also improved standard of living of many urban poor contributing to inclusive urban development.

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