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An Analytical Study Of “Mor Jameen Mor Makan” Yojana Under Pradhan Mantri Awas Yojana Urban (Pmay-U)

(With Special Reference To Mahasamund District)

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Abstract: All the citizens of a country have a dream to have their own house and to make this dream come true the Pradhan Mantri Awas Yojana urban (PMAY-U) was launched by the government of India in 2015 whose objective is housing for all. Under this scheme "Mor Jameen Mor Makan" Yojana is being implemented in the state of Chhattisgarh through which assistance is being provided to urban poor families for construction of "pucca houses" under this scheme. The construction of houses will have to be started with own resources. The research paper studies the progress of "Mor Jameen Mor Makan" Yojana under Pradhan Mantri Awas Yojana urban.

Index Terms - Mor Jameen mor makan , Beneficiary , ULB (Urban Local Bodies), PMAY-U, EWS

I. INTRODUCTION

In current scenario, there is a rapid growth in the population according to the 2011 census. The population of India was 1210.2 million and about 377.1 million people resides in urban areas. The Urban population is rising every passing day as people from rural areas shift to urban areas in search of jobs or for a better Lifestyle. People usually migrate to the city's to find the solution to the economic problem, but they have to face the problem of housing along with this problem. Poor people do not have enough resources to build the house with their own capital nor is there income sufficient to pay the rent of a convenient house in such a situation they have got a lot of help from the "Mor Jameen Mor Makan" Yojana. If a poor family has their own kutcha house, then financial assistance is provided to them to build a pucca house, which includes financial assistance from central government, state government and contribution of that person himself. The Chhattisgarh government has also received the "Best Convergence with Other Mission" award for better implementation of this scheme.

AIM OF STUDY:-

- 1 To study the progress of “MOR JAMEEN MOR MAKAN” Yojana in Mahasamund district.
- 2 To study the implementation process of this scheme.
- 3 To study the effect of this scheme on beneficiaries.

PROPOSED METHODOLOGY OF THE STUDY:-

This study is based on secondary data. Secondary data were collected from government reports, government offices, journals, websites, economic survey, census and magazines.

PRADHAN MANTRI AWAS YOJANA URBAN AND “MOR JAMEEN MOR MAKAN” YOJANA

PMAY(U) is a program launched by government of India on 25th June 2015 with a mission of Housing For All.

It is based on 4 pillars :-

- 1 “In Situ” slum Redevelopment (ISSR)
- 2 Housing through credit linked subsidy scheme (CLSS)
- 3 Affordable housing through public private partnership (AHP)
- 4 Subsidy for beneficiary led individual house construction or enhancement (BLC)

The fourth pillar gives autonomy to the states to implement a separate project for beneficiaries, and under this separate project Chhattisgarh state launched a program named "MOR JAMEEN MOR MAKAN". It provides assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses.

In this scheme beneficiaries are provided financial assistance upto rupees 1.5 lakh from central government, upto rupees 1 lakh from state government and rest from beneficiaries contribution. The work has to be started with his own resources.

Eligibility for this scheme:-

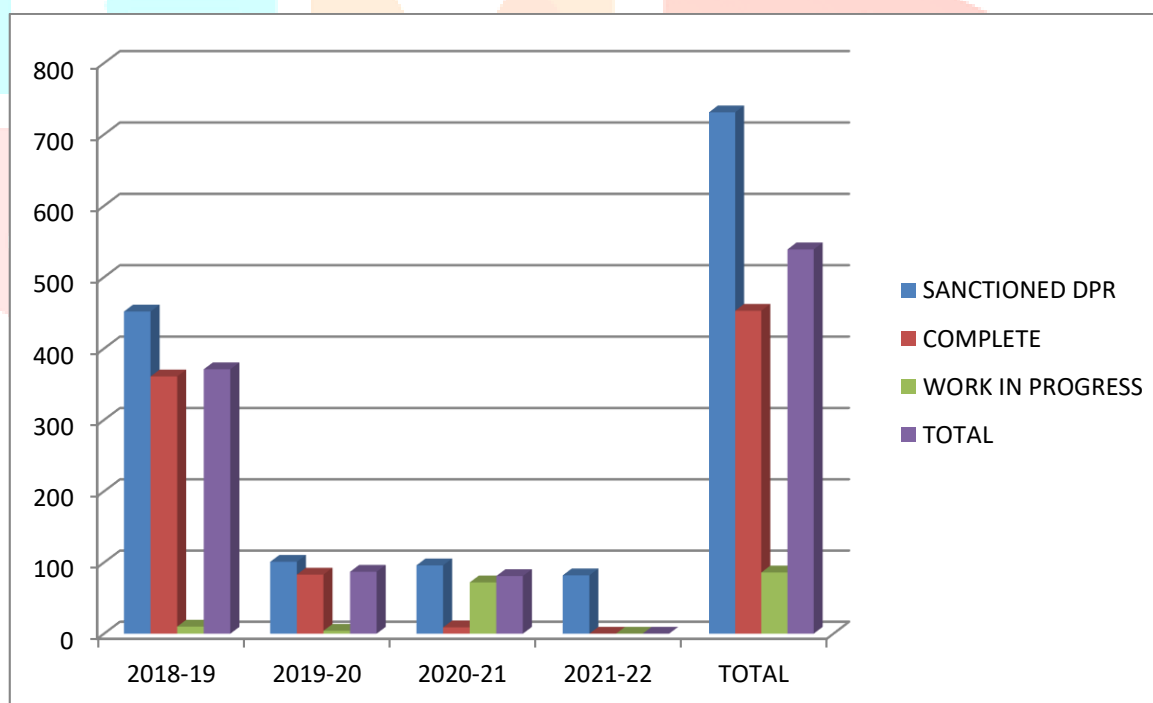
- 1 such poor families whose annual income is rupees 300000.
- 2 The new house will be constructed in an area of maximum 30 sq. meters only.
- 3 Financial assistance will be given for the construction of a maximum of 9 sq. meter in old house.
- 4 The construction made to enhance the same old house not exceeds 21sq. meters.

All the eligible families can take advantage of this scheme by approaching the ULB with necessary document.

**ULB NAME- MUNICIPAL COUNCIL MAHASAMUND
COMPONENT BLC (BENIFICIARY LED CONSTRUCTIONS)
"MOR JAMEEN MOR MAKAN"**

YEAR	SANCTIONED DPR	COMPLETE	WORK IN PROGRESS	TOTAL
2018-19	452	361	10	371
2019-20	101	83	04	87
2020-21	96	09	72	81
2021-22	82	00	00	00
TOTAL	731	453	86	539

NOTE- 82 DPR (Detailed Project Report) new sanctioned



Conclusion:-

This scheme helped a lot of families to build their own "pucca house" and to improve their lifestyle. According to multidimensional poverty index issued by Niti Aayog in (November 2021) percentage of poor population to total population in Chhattisgarh is 29.9 1% and in terms of poverty it ranks seventh in India. From this figures we can assess the condition of poor families and can say the "Mor Jameen Mor Makan" Yojana is proving to be a boon for urban Poor through which they are making their dreams come true. After studying the data It has been found that the implementation of the scheme is being done very well and the proof of the success of this scheme is also clearly visible .In this four years out of total 731 sanctioned DPR 453 have been constructed and 86 houses are under construction. The difference seen in the figure is because of the ineligible families who had applied for this scheme even though they were not eligible. It is proving to be helpful in achieving the goal of the mission-housing for all of PMAY-U.

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