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News: Housing for PVTGs

- The Centre has initiated a comprehensive survey and registration process to identify eligible beneficiaries of the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) among 75 Particularly Vulnerable Tribal Groups (PVTGs) across 18 states and Union Territories.

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

- PMAY - U is launched by **the Ministry of Housing and Urban Poverty Alleviation.**
- It seeks to provide the provision for **Housing for All by 2022**, as the Nation completes the 75 years of Independence.
- The **beneficiaries are poor people living under EWS, LIG and Middle-Income Group categories of India.** The annual income cap is up to **Rs 3 lakh for EWS, Rs 3-6 lakh for LIG and Rs 6-18 lakhs for MIG.**
- The government is providing an interest subsidy of 6.5% on housing loans which can be availed by beneficiaries for 15 years from the start of loan date.
- For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/ affidavit as proof of income.

- A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters.
- The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.
- States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.

Particularly Vulnerable Tribal Groups (PVTGs)

- Tribal communities are often identified by some specific signs such as primitive traits, distinctive culture, geographical isolation, shyness to contact with the community at large and backwardness.
- PVTGs are more vulnerable among the tribal groups. Due to this factor, more developed and assertive tribal groups take a major chunk of the tribal development funds, because of which PVTGs need more funds directed for their development.
- In India, the tribal population makes up for 8.6% of the total population. Tribal people live in about 15% of the geographical area of the country.

- In 1973, the **Dhebar Commission created Primitive Tribal Groups (PTGs)** as a separate category, who are less developed among the tribal groups. In 2006, the Government of India renamed the PTGs as **Particularly Vulnerable Tribal Groups (PVTGs)**.
- PVTGs have some basic characteristics **-they are mostly homogenous, with a small population, relatively physically isolated, social institutes cast in a simple mold, absence of written language, relatively simple technology and a slower rate of change** etc.
- The Ministry of Tribal affairs further clarifies the scope and extent of the definition of habitat rights in the context of PVTG in a FAQ released in the year 2012 – **The right to community tenures of habitat and habitation may be recognized over customary territories used by the PVTG for habitation, livelihoods, social, economic, spiritual, cultural and other purposes.**
- In some cases, the habitats of PTGs may overlap with forest and other rights of other people/communities.