



HOUSING FOR TRIBALS - GS II MAINS

Q. The PM-JANMAN scheme offers an opportunity to transform tribal lives and enhancing socio-economic development, but comes with its inherent challenges. (10 marks, 150 words)

News: *A door to a housing scheme, tribals find hard to open*

What's in the news?

- India has 75 Particularly Vulnerable Tribal Groups (PVTGs), comprising around 14.6 lakh households living in remote areas.

Key takeaways:

- The government launched the Pradhan Mantri PVTG Development Mission in 2023-24 and the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) in 2023 with a ₹24,000 crore budget to provide essential services.
- However, registration issues, data mismatches, and exclusion of key financial institutions hinder implementation.

PM-JANMAN Housing Scheme:

Objective:

- To ensure every PVTG household has access to secure and habitable housing.

Funding:

- Households receive ₹2.39 lakh each in three installments.

Target:

- Aims to reach 4.90 lakh PVTG households by 2026.

Implementation Process:

Registration through Awaas+ Mobile App:

1. Data Collection:

- Block/panchayat-level officials use the 'Awaas+' mobile app to register PVTG households.

2. Information Recorded:

- The app collects data in three primary areas:

3. Geographical Location:

- Details of the household's block, panchayat, and village.

4. Household Profile:

- Includes geo-tagging of the planned construction location.



5. Bank Account Details:

- For transferring cash installments directly to beneficiaries.

6. Job Card Requirement:

- Possession of a job card is required to register for the PM JANMAN Housing scheme.

Challenges with PM JANMAN Housing Scheme Implementation:

1. Job Card and Impact of Deletions:

- Widespread deletion of MGNREGA workers' job cards in the past two years has rendered many PVTG households ineligible for registration, disrupting their access to the scheme.

2. Inconsistent Data:

- There are discrepancies between the village lists in the Awaas+ app and those in the MGNREGA Management Information System (MIS).
- For example, the app might list 22 villages while the MGNREGA MIS lists 31 for the same panchayat, leading to confusion and incorrect registrations.

3. Aadhaar Name Requirement:

- The app requires names as they appear on Aadhaar cards. However, it does not provide instructions for households that do not have Aadhaar cards, resulting in incomplete or incorrect registrations.

4. Lack of Explicit Identification:

- The app does not specifically identify PVTGs in its social category field, defaulting to 'ST' (Scheduled Tribe).
- This can lead to the inclusion of non-PVTG households in the registration process, complicating the delivery of targeted benefits.

5. Complex Bank Selection Process:

- The app requires enumerators to select from numerous bank categories and branches.
- For example, choosing 'Commercial Bank' presents over 300 options, and selecting 'State Bank of India' shows over 500 branch options, making the process time-consuming and prone to errors.

6. Exclusion of IPPB:

- The app does not include the India Post Payments Bank (IPPB), which is significant given the government's emphasis on IPPB's role in improving banking services in remote areas.
- This exclusion limits the accessibility of banking services for PVTG households.

7. Geo-tagging Issues:



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- Geo-tagging is essential for accurately recording the location of households, but network issues in remote areas cause delays and inaccuracies, leading to frustration among both beneficiaries and officials.

Way Forward:

1. Streamline Registration:

- Update and simplify the registration process in the Awaas+ app to reduce discrepancies and make it more user-friendly for both beneficiaries and officials.

2. Expand Bank Options:

- Add the India Post Payments Bank (IPPB) to the list of banks in the app to enhance financial inclusion and make banking services more accessible in remote areas.

3. Reinstate Job Cards:

- Reinstate deleted job cards to ensure eligible PVTG households can register for the PM JANMAN Housing scheme and receive the intended benefits.

4. Involve Gram Sabhas:

- Engage local governance bodies like gram sabhas in the registration process to improve accuracy and ensure that the needs and rights of PVTG communities are adequately represented and addressed.

Despite numerous initiatives, PVTGs continue to face significant challenges. The PM-JANMAN scheme, if properly implemented, offers an opportunity to transform their lives and enable them to benefit from India's growth. Addressing current issues can ensure these communities access the promised benefits.