

- **Property Records:** Land and property records in India are in a dismal state, which gives rise to the problem of unclear land titles. It makes it difficult for the applicant to get government grants under the Beneficiary-Led Construction (BLC) under PMAY.
- **Location of projects:** Many housing units are located in the peripheries and outskirts of cities which are not notified as 'urban' by the government. As a result, they are not eligible for financial support under the PMAY (U) scheme.
- **Poor implementation of CLS component:** Many beneficiaries were not informed about the interest subsidy component under this scheme. Many got to know only after receiving the loan and as a result, they could not avail the concession.
- **Difficulties in procurement of land in rural areas:** Since green or fodder areas cannot be allotted for housing, so the government has to procure land which results in further delays.
- Moreover, lack of clear communication and coordination among various agencies, and delays in allotment of land to identified beneficiaries has also been observed.

The implementation of the programme can be fast-tracked by adopting following measures:

- **Upgrading land records:** This will allow all citizens to fully embrace the subsidy features of PMAY and access credit for affordable housing.
- **Up-gradation of slums as a financially viable model:** Transfer of Development Rights (TDR) must be explored to incentivize developers to in-situ rehabilitate slums and upgrade them as viable financial models.
- **Strict monitoring implementation of projects:** The timelines of the projects under PMAY need to be strictly monitored and laggard states need to be held accountable for delays.
- **Providing security of tenure:** A provision of "no eviction guarantee" to individual households may be explored so that such people may be interested in investing affordable housing even without legal titles.
- **Greater Synchronization between various ministries & departments:** Complete convergence through better coordination between state governments and central authorities is necessary to use their resources and reach the goal of Housing for all by 2022.

19. Island nations of the Indian Ocean hold immense strategic value in shaping the geopolitical contours of the region and ensuring maritime security of India. Discuss. (250 words) 15

Approach:

- Briefly mention why island nations of Indian Ocean are strategically significant.
- Discuss their importance in shaping geopolitics and maintaining maritime security and order in the region.
- Conclude by mentioning measures taken by India in this regard.

Answer:

The June 2019 visit of the Prime Minister to Maldives and Sri Lanka, both Indian Ocean island nations, highlighted the significance India attaches to this region. These countries hold immense strategic value due to the following reasons:

- **Location:** Given that India is essentially a maritime nation centrally situated in Indian Ocean region with a long coastline of 7500 km and 1200 island territories, the island nations are our close neighbours.
- **Proximity to sea lines of communications (SLOCs)** for patrolling in times of peace and conflict, given that the region hosts 64 percent of the world's oil trade and movement of half of the world's carrier ships. Also, 90% of India's trade by volume and 90% of its oil imports are carried on the seas.
- **Prevalence of transnational threats such as piracy along areas such as the Bab el Mandeb and the Somali coast and the need for multilateral cooperation.**