

Impact of the PMAY-G Scheme in Providing Housing for BPL Households in Ukhrul District, Manipur (2016–2024)

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Abstract : A House is more than just a place to live, it is an essential necessity that affects a person's general well being, security, health, and economic stability. The government of India introduce Indira awas yojana to provide pucca houses to the people under below poverty line later it changes as Pradhan Mantri awaas yojana- Gramin (PMAY-G) scheme in 2016. This study is going to find the Growth of Construction of houses under Pradhan Mantri Awaas Yojana-Gramin and to measure socio-economic impact of the Scheme in Ukhrul District of Manipur. Among all the District of the State it is among the lowest District of the State to construct the pucca houses for the poor people who are under the below poverty line in Manipur. Mostly the Valley District of the State are getting the benefit than the other Hill district which occupies (90%) of geographical area of the state. The Hill district are neglected in this scheme. Irrespective of the political problems the government of India should provide more funds and sanction huge number of houses to the poor state like Manipur, under the Scheme.

Key Words: PMAYG, Impact, Hill District, Pucca House, 2016-2024, Manipur, BPL.

Introduction

Housing shortage is one of the major problems in India which is one of the basic requirements for human survival. The problem of housing shortage has created a serious challenge to the Government of India, since independence. As per 2011 census, there is a shortage of 18.78 million houses in the country, on the other hand, the total number of houses has increased from 52.06 million to 78.48 million (Census, 2011). Public housing programme in the country started with the rehabilitation of refugees immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing program, as an independent programme, started with Indira Awaas Yojana (IAY) in January, 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the course of performance audit in 2014. These gaps include non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring, were limiting the impact and outcomes of the programme. In order to address these gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022, the scheme of IAY has been restructured into Pradhan Mantri Awaas Yojana - Gramin (PMAYG) w.e.f. 1st April, 2016.

In the State of Manipur, it was launched on 28th August, 2017 with the objective to provide pucca houses with basic amenities to all houseless households living in kutcha and dilapidated houses in rural areas by 2024. The immediate objective is to cover 1.00 Crore households living in kutcha house/dilapidated houses and ensure construction of quality houses, using local materials, designs and masons specially trained in quality workmanship. For houses to become homes, adequate care for adopting a habitat approach through convergence is proposed. PMAY-G is transforming rural India by providing dignified, safe, and permanent housing to the poor and homeless, promoting rural development, economic stability, and an improved quality of life while ensuring no one is left homeless.

Review of Literature

Bhide, et al., A study titled “Roof above the Head: A Qualitative Assessment of Rural Housing in India” (2009) was conducted to clarify how government programmes promote rural housing and to evaluate the broader environment for rural shelter. The research concluded that the IAY’s limited subsidy funds significantly undermined construction quality. In rural housing, lack of finance and land has become a major constraint. The shift from joint to nuclear families has increased demand for homes. Moreover, rural incomes are often uncertain and irregular, largely influenced by the unpredictability of agricultural livelihoods. The majority of the housing, that the study saw, was made of traditional materials like cement, iron, etc. and no innovation as to design was observed. Cost saving technologies and alternative building materials were also not utilized. These factors together have driven up housing expenses and diminished construction quality.

Biswas, conducted a study titled “The Role of Indira Awaas Yojana in Addressing Rural Homelessness: An Evaluation” (2015) and note that housing is universally recognized as a basic human necessity. The Government of India has acknowledged this reality and, since independence, has taken various measures at different times to secure housing for all rural households. The launch of Indira Awaas Yojana as a standalone flagship programme by the central government in 1995–96 represented a significant move toward achieving “housing for all” in rural India. This study evaluates IAY’s performance, with particular emphasis on its outcomes over the past one to two decades relative to the scale of the rural housing problem. The author analyses both the qualitative and quantitative aspects of the performance of the IAY. The study offers several key recommendations to strengthen the scheme: ensure beneficiary selection through a transparent process; periodically update the financial assistance amounts; develop a standard model or core guidelines adaptable to each state; and establish healthy implementation mechanisms involving DRDAs and PRIs to guarantee strict adherence to the standards, the gram panchayat should create employment for the beneficiaries within the environment, and there is a need to extend the scope of the scheme by ensuring basic amenities like clean water, sanitation, electricity, healthcare, and education, and by creating sustainable employment through coordinating IAY with other government programmes.

Kumar, K. and Kumar, R., in their studies on “Impact of Rural housing Schemes on Human Development in India- An Analysis” (2016) This study argues that housing is a vital part of the economy, is shaped largely by state policy and intervention, and is widely recognized as a basic human need. It also examines major Indian housing programmes at the central and state levels as part of the broader development process. The author discusses housing conditions in India, the conceptual framework of housing, rural housing problems, ways to improve housing programmes, financing issues, and related policy implications. The study also shows how the housing scheme benefited poorer sections of Karnataka, and it concludes that improving rural human settlements requires government support for drinking water, sanitation, and other basic amenities.

Swathi and Vezhaventhan in their 2018 study, "A Study on the Housing in Rural Areas with Special Reference to Pradhan Mantri Awaas Yojana," the authors argue that housing plays a crucial role in human resource development. The paper investigates the progress of rural housing and evaluates how PMAY has been implemented. Further, the study examines that the government mainly focused on rural areas and many rural areas have been economically well developed in Tamil Nadu. The researchers find that the implementation of PMAY-G has led to significant improvements in addressing housing problems in rural areas.

A.K. Mishra, Naved Akhtar & Sakshi Tarika in their – Role of the Panchayati Raj Institutions in Rural Development (An Analytical Study of Uttar Pradesh) comprehensively discussed the need of the development of rural areas for all round development of the country and importance of introduction of 73rd constitutional amendment. The study further analyzed various measures and rural development programmes taken up through PRIs in order to develop rural India. The study also emphasized the need of overcoming certain drawbacks and loopholes i.e. unutilization and improper use of funds so as to improve the growth of rural areas of India. Suggestions like proper collection of data, embracing of Private Public Partnership (PPP) model for better utilization, participation of NGOs etc are made so as to execute rural development programmes effectively.

The review of literature brings out that there are very few studies which critically examined the implementation of the PMAYG Programme and assessed the role of PMAYG in solving the problem of shortage of house at country level and Manipur state in particular. These studies are also narrowed in scope. So there is a need of ample

research into this field. The present study is a modest attempt to fill the gap in PMAYG literature. Apart from the lack of literature on the rural development schemes in Ukhrul district of Manipur, it fails to analyse the impact of the schemes on the condition and working of the rural poor at the grassroot level in the district. It appears necessary to evaluate the achievement of the schemes.

Database and Methodology

The focus of the present study was to assess the PMAYG programme in India. In order to achieve the objectives of the study, the study is based on the secondary data and the data used for the present study was obtained from various sources like government offices/department, research journals, magazines, books, websites etc. The findings of the study are based on the data obtained from Ministry of Rural Development and Panchayati , Department of Rural Development, Government of India, New Delhi. Apart from this, working paper and reports on PMAYG programme by Rural Development and Panchayati Raj Department, Government of Manipur has been used for the study.

Objectives of the Study

1. To analyse PMAY-G.
2. To know the growth in Construction of houses under Pradhan Mantri Awaas Yojana-Gramin in Manipur.
3. To recommend for the better execution of the programme.

Delimitations of the Study

1. The study is limited to Pradhan Mantri Gramin Awaas Yojana (PMAY-G).
2. The study is limited to Ukhrul district, Manipur

A Brief on Rural Development Programmes

There was a new eye opening on Community Development in January 1957 with appointment of a working committee on Community Development and National Extension Service headed by Shri Balwant Rai Mehta in order to appraise the working of the CDP. The subsequent governments of India have initiated various steps for the rural development. Rural Development comprises improving the socio-economic level of the people in rural areas on a sustainable basis through the best possible use of local resources both natural and human (Dr. I. Satya Sundaram, 2019). In order to achieve these goals, Government of India launched some developmental and employment programmes such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Sampoorna Grameen Rozgar Yojana (SGRY), Pradhan Mantri Gram Sadak Yojana (PMGSY), Pradhan Mantri Awas Yojana (PMAY), Integrated Child Development Services (ICDS), Development of Women and Children in Rural Areas (DWCRA) etc. The programmes are meant to minimize the gap between rural and urban populace which would help ease imbalances and speed up the development process thus narrowing down the economic inequality. Gandhiji's dream has been translated into reality with the introduction of the three tier Panchayati Raj system to ensure people's participation in rural reconstruction and governance (Chaturvedi T.N., 1996). The Passing of the 73rd Constitutional Amendment Act 1992 which came into effect in 1993 and subsequent Manipur Panchayati Raj Act 1994 have enabled the PRIs to function as self governing body. Government of Manipur's keen interest in rural development can clearly be acknowledged with 69 Block Development Offices (18 C.D. Block in valley and 51 T.D. Blocks in the hill) are established in the whole state in 2015- 16 (Statistical Year Book of Manipur 2018, 164).

Some important on-going programmes implementing in the state are MGNREGS, PMGSY, PMAY etc. PMAY is to provide housing for the poor in this country. Similar programme was started in 2015 for rural poor. The programme has constructed and provided many houses to homeless people.

The research question discussed in this paper is whether there is a proper implementation of this programme in the state or not and, whether PMAYG Scheme have contributed towards housing shortage problem and social development as expected by the policy makers. An attempt has been made to examine the implementation of PMAYG programme in the state of Manipur.

After the enactment of PMAY programme in the year 2015, there has been a continuous increase in the number of houses completed under this programme in India. In the light of these expectations it is important to assess the performance of PMAY-G in the state of Manipur.

Pradhan Mantri Awaas Yojana-Gamin (PMAY-G) is a Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996. In view of Government's commitment to provide "Housing for All" the scheme of IAY had been restructured into Pradhan Mantri Awaas Yojana Gramin (PMAY-G) and was launched on 20th November, 2016. In the State of Manipur, it was launched on 28th August, 2017 with the objective to provide pucca houses with basic amenities to all houseless households living in kutcha and dilapidated houses in rural areas by 2024.

The scheme is expected to boost job creation in rural areas. The cost of unit (house) is shared between Central and State Governments in the rate 90:10 for north-eastern and hilly States. And, provision of toilet at Rs 12000/- are provided to build toilet to each beneficiary under Swach Bharat Mission and 100 days of unskilled wage labour can be achieved under MGNREGA over and above the unit cost.

Identification and Selection of PMAY-G beneficiary was done by the community through the GRAM SABHA from the SECC 2011 List, based on the housing deficiency and other social deprivation Parameters

Those who deserve a pucca house but are not in the SECC 2011 List were added in the NON-SECC (Awaasplus) list under the Scheme.

The Unit cost fixed by Government of India per beneficiary i.e., Rs. 1,30,000/- is released in three instalments in the State i.e.,

1st Installment @ Rs. 45,000/- at the time of House Sanction

2nd Installment @ Rs. 62,000 at Plinth Level

3rd Installment @ Rs. 20,000/- at Lintel Level

All Payment to the beneficiaries are made electronically through Fund Transfer Order to their Bank/Post Office accounts that are linked to Aadhaar with consent. (Annual Administration Report 2023-2024, Government of Manipur)

OBJECTIVE OF PRADHAN MANTRI AWAS YOJANA

The main objective of the PMAY Scheme is to make cheap housing available to everyone by 2024. The available housing choices are designed to be environmentally friendly and sustainable. PMAY also seeks to make housing available to particular target groups, such as those with little financial means, women, members of minorities such as Scheduled Castes and Scheduled Tribes, military widows, transgender people, the elderly, and so on. People who are differently-abled or elderly people are also given special consideration by the government. Every home built under the PMAY programme must be planned and built to satisfy structural safety standards against earthquakes, floods, cyclones, landslides, and other natural disasters. The homes must meet the National Building Code as well as other applicable Bureau of Indian Standards (BIS) standards.

BENEFITS OF THE PRADHAN MANTRI AWAS YOJANA

The Pradhan Mantri Awas Yojana (PMAY) has a lot of advantages. The Pradhan Mantri Awas Yojana has the following benefits:

(i) It prioritizes those members of society who are on the margins: women, transgender people, members of scheduled castes and tribes, elderly people, and other minorities who are the main beneficiaries of the PM Awas Yojana. In order to encourage women to own homes, several banks provide reduced interest rates on home loans.

(ii) It rehabilitates slums: As part of the PM Awas Yojana's in situ rehabilitation programme, slum residents in urban areas are given housing.

(iii) It works hard to ensure that everyone has a place to live: The main goal of the Prime Minister's Awas Yojana is to assist the least fortunate in society in obtaining a home and living in dignity. In this way, the PM Awas Yojana caters to all members of society, regardless of religion, caste, income, sexual orientation, or gender.

(iv) Promotes environmentally friendly building: According to the current Pradhan Mantri Awas Yojana rules, eco-friendly materials should be utilized for home construction.

(v) Integration with other central government programmes: The benefits of the Pradhan Mantri Awas Yojana Gramin are combined with those of other central government social welfare programmes. These include the Swachh Bharat Mission's building of toilets, the provision of clean fuel, and the supply of safe drinking water, among other things.

Sl.No	District Name	Sanctioned	1 st instalment released	2 nd instalment released	3 rd instalment released	Completed
1	BISHNUPUR	9000	8226	1166	818	840
2	CHANDEL	5270	4539	2328	1493	1738
3	CHURACHANDPUR	12575	8656	6286	5163	5214
4	IMPHAL EAST	13195	10011	3108	1772	2129
5	IMPHAL WEST	14198	8011	1543	905	1019
6	JIRIBAM	2699	2630	1629	1214	1629
7	KAKCHING	11100	10088	2932	2416	2847
8	KAMJONG	1784	1758	1584	1183	1579
9	KANGPOKPI	4685	3883	3411	2452	3412
10	NONEY	1576	1569	1537	1457	1522
11	PHERZAWL	3449	2415	1463	1381	1402
12	SENAPATI	3902	1430	843	843	843
13	TAMENGLONG	3460	2377	1721	1466	1616
14	TENGNOUPAL	3756	3178	1618	1197	1262
15	THOUBAL	9827	3948	2733	2141	2416
16	UKHRUL	1072	1072	1071	1068	1070
Total		101548	73791	34973	26969	30538

Table no.1: Implementation of PMAY-G in Manipur from 2016-2024.

Source: Annual Administration Report 2023-24 RD&PR Department, Government of Manipur

PMAY-G E-Governance

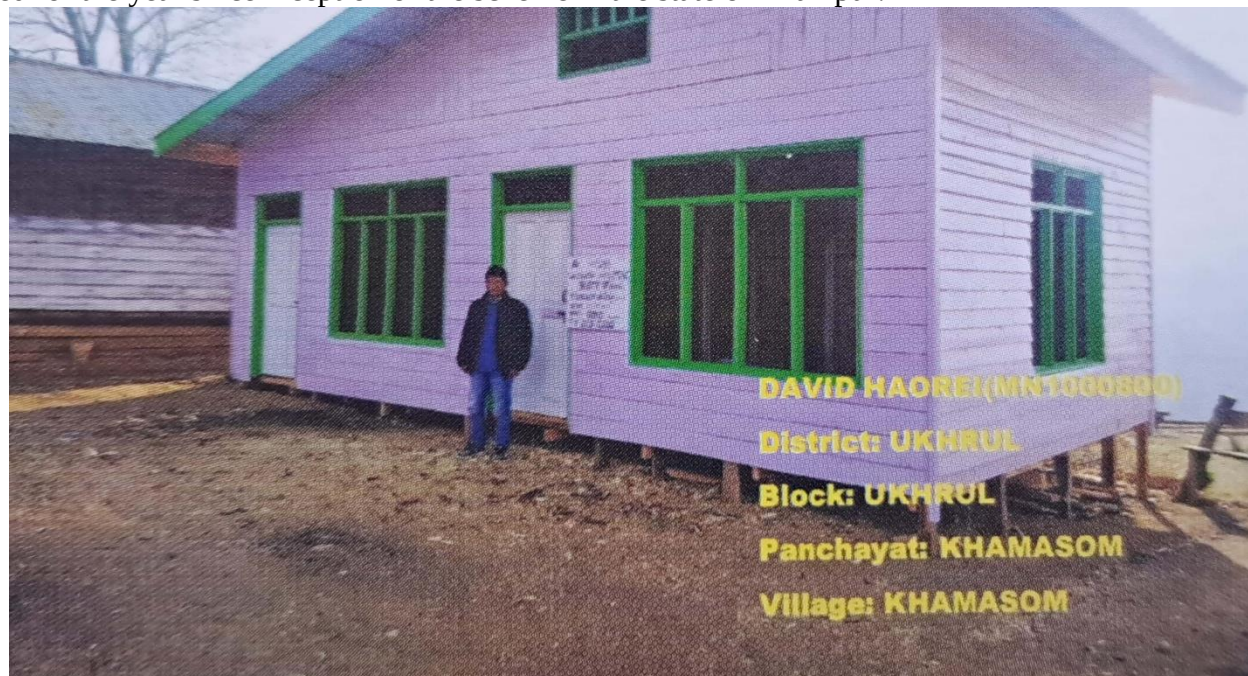
Uses an end-to-end e-government paradigm for programme implementation and monitoring. In this system, there are two types of e-governance:

1. Awas Soft
2. Awas App

Awas Soft is a e-governance in PMAY-G - All essential PMAY-G functions, from identification of SECC (Socio-Economic and Caste Census) beneficiaries, goal setting, funding release sanctioning the recipient, monitoring the progress of the construction, and releasing the funds. Awas soft handles the aid amount and other details. The smartphone application Awas App will be used to track the progress of the home building in real-time, using data and time-stamped and geo referenced photos.

Awas App - Geotagged data would be connected to a dashboard that is planned for the future. The Android version of Awas app is now available. It comes in both an online and an offline version to make inspection easier in both connected and distant locations. Before approving the home, photos of the old house and the new unit's building site must be taken using a mobile app. During the course of the program's execution, the two IT applications assist in identifying slip-ups in goal accomplishment.

The above table shows the Implementation of PMAYG Programme in the state of Manipur. The number of beneficiaries and the number of houses constructed under the scheme increased year after year. PMAYG scheme proved to be very useful not only to homeless people and also to the people who were living below poverty line. The figure shows the number of house Completed under PMAYG Programme in Manipur from 2016 to 2024. 101548 for the construction of house has been sanctioned and out of the total sanctioned house, 30538 has been completed for the year since inception of the scheme in the state of Manipur.



Source: Rural Development and Panchayati Raj, Government of Manipur

Figure no.1: Implementation of PMAY-G in Ukhrul District, Manipur

The house shown in figure 1 is a house built under the PMAY-G Scheme in Ukhrul District of Manipur.

Findings

1. From 2016 till 2024 the central government sanctioned 101548, and out of the sanctioned house 30538 houses has been constructed in the state of Manipur under Pradhan Mantri Awaas Yojana- Gramin Scheme to provide Pucca houses to the poor people who are residing in Manipur in different districts.
2. Among all the district in the State of Manipur the Imphal West district is the top most sanctioned houses in the state and Ukhrul district is the lowest that have sanctioned to construct Pucca houses for the people who are under the below poverty line in Manipur. Selection of beneficiary was done by the community through the GRAM SABHA from the SECC 2011 List, based on the housing deficiency and other social deprivation Parameters. Among the Districts Imphal West district got the highest number of houses i.e. 14198 to be constructed, and while Ukhrul district got the lowest number of houses i.e. 1072 only. In terms of achievement of construction, Ukhrul district has recorded 99.81% target achievement. 1070 houses were against the target of 1072 as depicted in Table 1.
3. The study found that after the implementation of the scheme the number of beneficiaries and the number of houses sanctioned under the scheme increased year after year.
4. PMAY-G scheme proved to be very useful not only to homeless people but also to the people who were living below poverty line.
5. It has provided house to the vulnerable people from harsh climate during monsoon and winter season and given shelter from animal attacks.

Suggestions

1. The government of India should increase the budget for construction of greater number of Pucca houses in the states like Manipur which have one of the lowest per capita income in India and this state have very less number of houses constructed in the selected period.
2. The government of India Should Provide more funds and sanction huge number of houses to the state of Manipur irrespective of the political problems. The sanctioning of more funds under the Pradhan Mantri Awaas Yojana Gramin Scheme will help specially the internally displaced people (IDPs) in the state.
3. The study suggests that PMAYG can play an important role to solve the housing shortage problem in rural area if there is a proper implementation of this Scheme at grass roots level.

Conclusion

The study concludes that House is more than just a place to live, it is an essential necessity that affects a person's general well-being, security, health, and economic stability. Owning a home is a sign of stability, dignity, and advancement in India and Manipur in particular. Pradhan Mantri Awaas Yojana-Gamin (PMAY-G) is a Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996. In view of Government's commitment to provide "Housing for All" the scheme of IAY had been restructured into Pradhan Mantri Awaas Yojana Gramin (PMAY-G) and was launched on 20th November, 2016. In the State of Manipur, it was launched on 28th August, 2017 with the objective to provide pucca houses with basic amenities to all houseless households living in kutcha and dilapidated houses in rural areas by 2024. Improvement in the quality of life of the economically weaker sections of the society is one of the basic objectives of development planning. The living conditions of many rural people, especially in the hill areas of Manipur, are deplorable. Therefore, development of rural areas must receive adequate attention in various schemes designed for the development of Manipur.

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