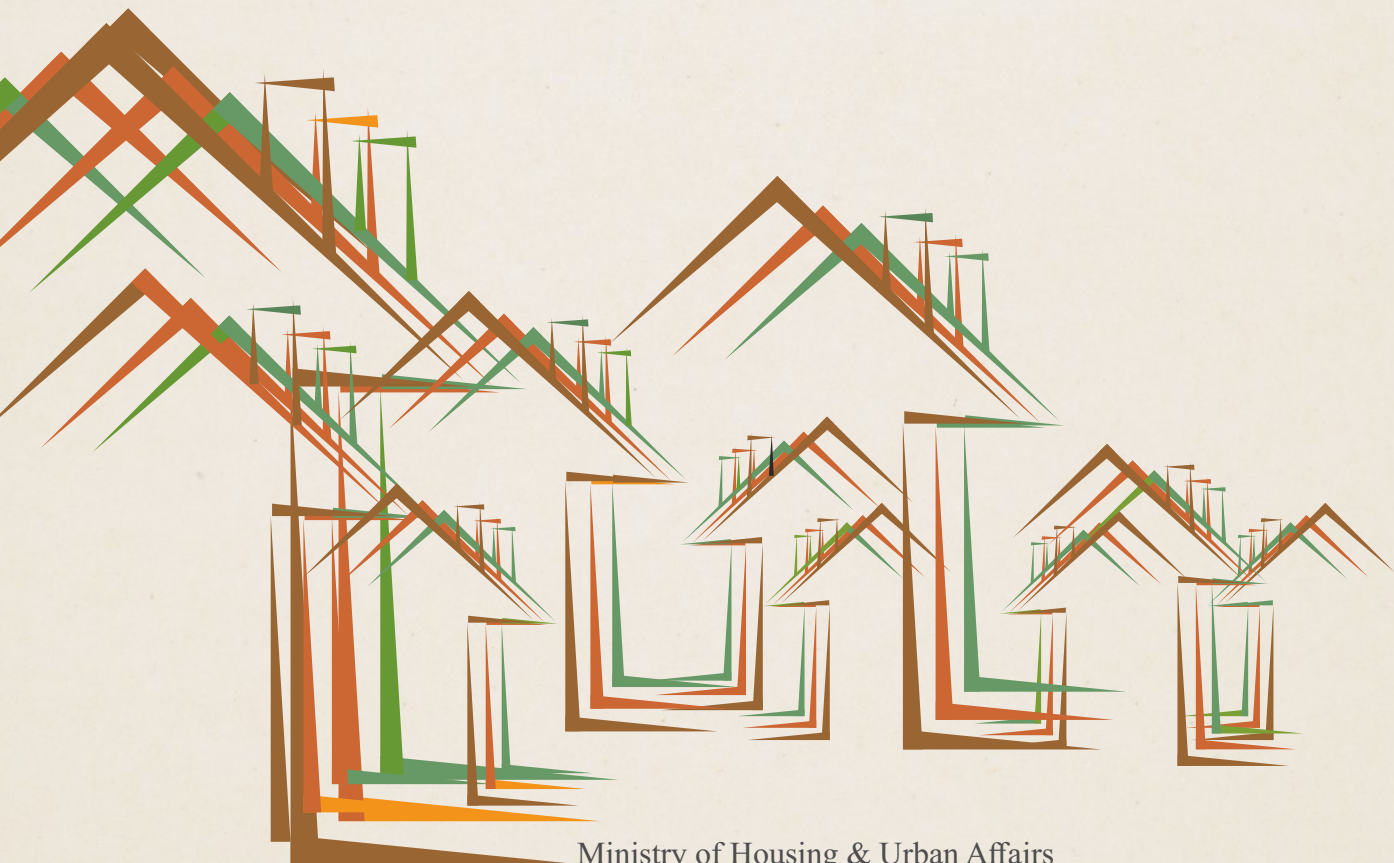


Housing, Satisfaction and Livelihood

An Impact Assessment
of PMAY-U in two States



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A Pilot Study of Impact Assessment of PMAY-U in two States

Uttar Pradesh | Madhya Pradesh

“The house has empowered us. My father has passed away and the responsibility of running the family is on my mother. She works as a cook to take care of her four daughters. Earlier, she did not feel safe to leave us alone in the kutcha house we lived in. Since we moved into the pucca house, there has been no safety issues as we are living a safe and secured life.”

- Ms Preeti, daughter of PMAY-U beneficiary Meena Devi, Prayagraj



Message by Hon'ble Minister (HUA)

हरदीप एस पूरी
HARDEEP S PURI



आवासन और शहरी कार्य मंत्री
पेट्रोलियम एवं प्राकृतिक गैस मंत्री
भारत सरकार

Minister of
Housing and Urban Affairs; and
Petroleum and Natural GAS
Government of India

Message

I am pleased to note that the Ministry of Housing and Urban Affairs is launching this publication titled 'Housing, Satisfaction and Livelihood', which is a result of assessment study done in the states of Uttar Pradesh and Madhya Pradesh on the impact of the Pradhan Mantri Awas Yojana - Urban (PMAY-U) mission on the lives of people.

PMAY (U), which essentially focussed on housing for the most vulnerable sections of society has been a remarkable success. It has also been a sterling example of the spirit of cooperative federalism, with the states implementing the scheme with enthusiasm. Under PMAY (U) the Ministry has already sanctioned 1.23 crore houses of which over 63 lakh houses have been completed and delivered to beneficiaries and the remaining at various stages of completion. The Mission has been extended till 31 December 2024 to complete the houses sanctioned upto 31 March 2022.

The Impact Assessment Study was an exercise done by team PMAY(U) to assess, ascertain and monitor the impact of the Mission on the ground.

I congratulate the entire 'Housing for All' team for taking up the task and I hope more such Impact Assessments are done for wider outreach of the programme.

New Delhi


(Hardeep S Puri)

The house has ensured dignity of living. My family is living a happy and safe life and this is all I want.

- Smt Anita, Mandideep



Message by Hon'ble Minister of State (HUA)

कौशल किशोर

KAUSHAL KISHORE



आवासन और शहरी कार्य राज्य मंत्री
भारत सरकार

Minister of
State for Housing & Urban Affairs
Government of India



Message

It gives me immense pleasure and joy to share with the readers this publication titled 'Housing, Satisfaction and Livelihood', based on a study done on impact assessment of PMA Y-U in the States of Uttar Pradesh & Madhya Pradesh. The publication beautifully resonates the experiences of the beneficiaries told to me when I visit my constituency. Meeting them, learning about the difference their house has made in their lives gives us immense sense of satisfaction and pride in our work. Recently mission has been extended till 31st December 2024 to complete houses sanctioned upto 31st March 2022.

Under PMAY-U, it is the beneficiaries who have had unshakable trust and belief in their abilities and the Government and together we have created the world's largest urban housing programme.

PMAY-U has not only built houses but has also undertaken many social reforms. Houses being provided under PMA Y-U are not just a shelter for the homeless, they are examples of women empowerment. The houses being provided under the scheme are either in the name of the woman beneficiary or as joint ownership. Empowering women amounts to empowering the entire family. It brings a shift in thinking; it has built the confidence of so many sisters and mothers. It has emboldened them to explore livelihood opportunities, become entrepreneurs contribute to the family income, focus on their children's education. When we secure her future, we secure future of the entire home. The key to the house opens the door to many opportunities.

I congratulate the entire 'Housing for All' Mission team for taking up the task and I hope more such practices are being done for wider outreach of the programme. My best wishes for all the success.

New Delhi


(Kaushal Kishore)

Our daughter got married from this pucca house. This is our family's biggest joy. Earlier, seeing our living conditions, good alliances did not used to come for her. However, when we moved into our new house, things changed for the good. We also own a small shop inside our house, where we sell vegetable. The family's living conditions have improved and their happiness is all we want.

**- Shri Ashok Kumar Patel & Smt Maya Devi,
Varanasi**



Message by Secretary (HUA)

मनोज जोशी
सचिव

MANOJ JOSHI
Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली - 110011

Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi - 110011

Message

'Ghar Hua Apna, Pura Hua Sapna' is what we, at Pradhan Mantri Awas Yojana (Urban), want to hear from our beneficiaries. Every day at the Mission, we strive to fulfil the housing needs of the people in urban areas while ensuring we empower the women. PMAY-U, at its very core, safeguards the rights of women and makes sure the house is in their name or in joint ownership. The Mission has been adding smiles on the faces of people by giving the access to house with all basic amenities. Recently mission has been extended till 31st December 2024 to complete houses sanctioned upto 31st March 2022.

I would like to quote Hon'ble Prime Minister: "The key to the house opens the door to many opportunities." Access to better housing thus, has dynamic inter-linking impacts on the lives of women, their children and the entire family. It improves their quality of lives which has multiple socio-economic benefits such as access to better health, education and livelihood, apart from social recognition and respect.

PMAY-U aims to provide housing to all eligible beneficiaries of urban India. Through its various policies, components and initiatives undertaken so far, the Mission today has become one of the largest urban housing programmes of the world. It indeed is a big achievement and proud moment of us, but what actually gives us the motivation to work towards the betterment of the people is their smiles when we meet them. During my interactions and visits to various parts of India, I have seen how a PMAY-U house has promoted the dreams and aspirations of people and more importantly, how their lives as well as their family's lives has been transformed drastically.

The Impact Assessment Study conducted by the team at PMAY-U is a testimony to the fact as to how the Mission has impacted their lives. The concept of conducting Focussed Group Discussions with PMAY-U beneficiaries reaped the desired benefits as we collectively understood that housing is not just a shelter but has multidimensional impacts on the lives of beneficiaries and their families.

I congratulate everyone associated with this publication for taking such an initiative and coming out with the study for the people to help them understand more about the Mission and how it has traversed.

New Delhi

Manoj Joshi
(Manoj Joshi)

The happiness that I have received after building a house in my name is quite evident from the smile on my face. There is no better joy than seeing my name in front of the house. I feel empowered.

- Smt Alka, Rau

मंत्रि आवास याज
(शहरी म.प्र.)
का वर्ष-2020-2
दान राशी-2.50
का नाम-अलका/र
का पता बड़ा बाजा
का-PMAY-MIS
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रिषद राऊ, जि. ड



About the Initiative

One of the government's national goals is to acknowledge the deficiencies in India's housing condition. Despite the implementation of many programmes over the years to improve the housing conditions of economically weaker sections (EWS) and low-income groups (LIG), according to the TG-2012 report, these economic groups account for the majority of the 18.8 million unit housing deficit. As a result, the Hon'ble Prime Minister introduced the Pradhan Mantri Awas Yojana (PMAY) 'Housing for All by 2022' in 2015 to address the housing requirements of the urban poor, including slum dwellers.

Out of all the four verticals of PMAY-U, BLC vertical is majoring at a fast pace and resulting in highest number of sanctions. This vertical gained pace due to the creative measures taken by many state governments to hasten the disbursement of the BLC subsidy, in addition to its efficiency of implementation due to the availability of land titles. Through the enhanced subsidies, and financial aid, these initiatives have allowed states to encourage house construction among the urban poor.

Nationally, because of its backward and forward linkages, the mission has an effect on the economy, impacting over 250 sectors including cement, steel and ancillary industries. The scheme has also generated various direct and indirect jobs. At ULB level, the impacts are directly affecting the lives of the beneficiaries. Therefore, the aim of the study is to understand the micro-impacts on the beneficiaries after owning house under the scheme. Household surveys were undertaken in four ULBs two Indian states: Uttar Pradesh and Madhya Pradesh, to better comprehend the implementation process on the ground.

To achieve the overall picture of the implementation process and impacts associated at different levels, around 200 PMAY-U beneficiaries were surveyed in four different cities of UP and MP. The survey is divided under five major heads i.e. physical, economic, social, environmental and human. Under these different heads the overall transformations in the lives of the respondents has been measured comparing the previous living pattern and current living situations. These analyses are represented in the form of illustrative info-graphics and at the end a conclusive matrix is developed to understand the major gaps and the areas that need to be focused on.

Assessments from the states indicate that there has been a substantial improvement in case of living in an all-weathered Pucca House since all the beneficiaries are having Pucca House. Access to basic facilities and amenities has also been improved as more than 80% of the respondents are having facilities of electricity and cooking gas. Having a home has not only given them a sense of stability, but it has also significantly improved their level of life. According to the surveys, a large percentage of respondents felt safe in their new homes. Many of the respondents stated that the house had a significant impact on their children's wedding. Although house-level interventions have shown positive outcomes, there remains room for development at neighbourhood levels. According to the findings, there is a gap in the accessibility to local parks and playgrounds, as well as children's play areas.

According to studies conducted in both states, there is a significant frequency of informal borrowing among beneficiaries in order to arrange the beneficiary share of the construction. Due to a lack of adequate documents and income evidence, respondents were unable to get loans from formal institutions and ended up paying high interests rates for their returns. The assessment also concluded that many people have upgraded themselves by learning new skills after getting a new house. As per the mandate under PMAY-U the study shows that the scheme has made progress toward its aim of empowering women, since the majority of BLC recipients in both states were women. While there are very few houses which have adopted rain water harvesting system inspite of widespread awareness programs about rain water harvesting. However, due to widespread awareness under Swachh Bharat Mission, people are well aware about sanitation and hygiene and most of them are following the same.

**- Kuldip Narayan
JS&MD (HFA)**

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 Survey Format

List of Abbreviations

AHP	Affordable Housing in Partnership
BLC	Beneficiary-Led Construction
CLAP	CLSS Awas Portal
COVID-19	Coronavirus Disease of 2019
CSMC	Central Sanctioning and Monitoring Committee
DBT	Direct Benefit Transfer
EWS	Economically Weaker Section
FGD	Focus Group Discussions
GIS	Geographic Information System
ISSR	In-Situ Slum Redevelopment
LED	Light-emitting diode
LIG	Lower Income Group
MP	Madhya Pradesh
MIG	Middle Income Group
MIS	Management Information Systems
NRSC	National Remote Sensing Centre
NIC	National Informatics Centre
NITI	National Institution for Transforming India
PFMS	Public Financial Management System
PMAY-U	Pradhan Mantri Awas Yojana- Urban
RWH	Rain Water Harvesting
SLSMC	State Level Sanctioning and Monitoring Committee
PM SVANidhi	Prime Minister Street Vendor's AtmaNirbhar Nidhi
UMANG	Unified Mobile Application for New-age Governance
UP	Uttar Pradesh
UIDAI	Unique Identification Authority of India
HH	Household

For me, my house is my prized possession. It gave me and my family a direction to think big in life. While I got self-employed as I moved into my own home, my daughter started working to make her future better. Along with studies, she is also pursuing her dreams of becoming a karate champion. She plays for national level and practices at home.

- Smt Guddi Devi, Varanasi



Context

A house is deeply intertwined with the day to day life and well-being of a family. In fact, the need for a safe abode is so basic that human survival is critically dependent on it. Although this is not the only role shelter plays (Volkert, 2006), the capability of a household to be protected from dangers to one's health and well-being is directly dependent upon the standard of one's housing (Coates, Dermot, Anand, et. al, 2015). As political thinking around the world advances and human beings tend to occupy the centre stage while assessing developmental goals, the broader definition of well-being reflects upon ideals such as control, enjoyment, security, belonging and attachment (ibid).

Economically, housing is one of the biggest investments undertaken by any person or family. Socially, housing provides a forum, platform to boost one's self-esteem, enhance interaction with the society, family, friends and neighbours and more importantly, housing is also the deciding factor on how a family is perceived by the society. Psychologically, housing provides an emotional workshop, where one's basic identity is formed, perceptions are built. It provides privacy and safety against the world, and enhances the sense of belongingness. Sociologically, housing is one of the basic ways in which the household claims right to the city through physical manifestations such as infrastructure services - basic civic and social and civically by becoming an active part of the city's working and machinery.

The concept of well-being is that poverty is not stable, permanent or static. Households remain vulnerable to opportunities, shocks and stress - social, environmental and economic (Moses, 1996, Chambers, 1995). Responding to the transient nature of poverty, vulnerability becomes a dynamic concept and central to the understanding of the well-being of the beneficiary households.

Pradhan Mantri Awas Yojana- Urban (PMAY-U), the flagship affordable housing programme of the Government of India has been implemented since 2015. As of September 2022, the Mission has sanctioned 12.3 million houses, out of which more than 6.3 million have been completed and delivered to the beneficiaries and remaining are at various stages of construction.

The Ministry is particularly motivated in exploring the multipronged ways in which access to housing has influenced the day to day lives and livelihoods of

PMAY-U beneficiaries. In its broadest conception, through qualitative and quantitative analyses the Ministry aims to explore the extent to which PMAY-U has helped the beneficiaries in building their homes and what tangible and intangible factors shape the housing satisfaction of the beneficiaries?

Aim

To study the multidimensional impact of access to housing under PMAY-U on the lives and livelihood of beneficiaries.

Research Questions

- How were the beneficiaries informed about PMAY-U?
- What has been the role of the Mission in helping beneficiaries build their homes?
- What have been the finance mechanisms for the beneficiaries while arranging their share?
- How far has the Mission impacted social, economic, environment, physical and human capitals of a household?
- What have been the indirect impacts on lives of the beneficiaries after accessing a house under PMAY-U?

Structure of the Report

The remaining five sections describe the research methods and results. Section 2 describes the PMAY-U Mission, its broader objectives, aims and goals. Section 3 provides details the mixed- methods approach to assessing the impact of the Mission on the beneficiaries. Section 4 describes the assessment framework used. Section 5, presents a profile of the beneficiaries involved in the impact assessment. Section 6 compares the previous and current living conditions of the respondents and Section 7 illustrates the discussion and the conclusions. Further, Annexure 1 contains the questionnaire which the beneficiaries answered.

The ladies of my house are involved in the business of tabeez making. This way, even we are also employed and we can run the family well. This could not have been possible without the help we received from PMAY-U. The house is equipped with all basic amenities and also made us AatmaNirbhar.

- Smt Sangeeta Patel, Varanasi



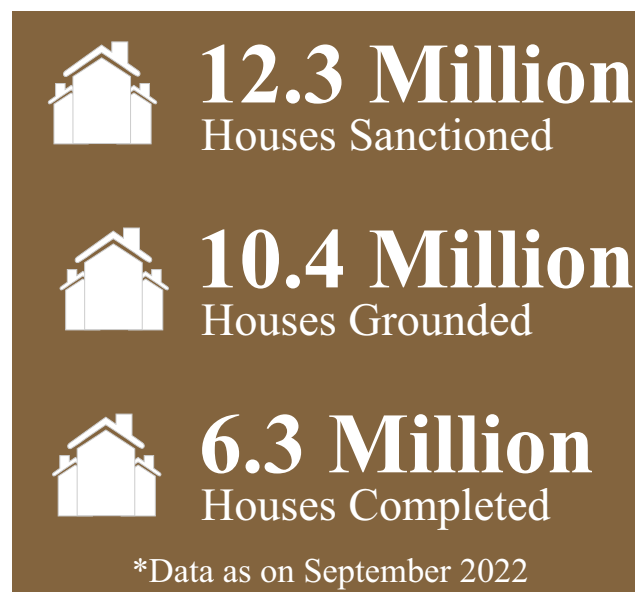
Pradhan Mantri Awas Yojana (Urban)

PMAY-U aims to provide all-weather pucca houses to all eligible families with all basic civic amenities in the urban areas of the country to fulfil vision the vision of Hon'ble Prime Minister of 'Housing for All'. Under the Mission, Central Government provides central assistance to implementing agencies through States/UTs for providing houses to all eligible beneficiaries.

Relevance

PMAY-U is one of the largest Urban housing programs in the world. It is highly relevant and aligned with national development priorities and global goals for providing 'Housing for All'. Recognizing the need for tenure security, the Mission acknowledges the demand for housing across EWS, LIG and MIG segments. It aims to build adequate physical and social infrastructure by providing all weather housing units with water, kitchen and toilet facilities. The Mission comprehensively addresses the commitment in achieving the Sustainable Development Goals: goal 1 of no poverty, goal 3 of good health & well-being, goal 5 of gender equality, goal 6 of clean water and sanitation, goal 10 of

reduced inequalities, goal 11 of sustainable cities & communities, and goal 13 of climate action.



Efficiency





The Mission follows a multi-pronged approach and provides a set of options to beneficiaries to choose from as per their eligibility (one out of the four verticals) and preference. It builds on a bottom-up demand driven approach. It is implemented on cafeteria approach, wherein the States and ULBs have the freedom to choose from the four implementation verticals based on the local demand. The Mission is highly relevant and has appropriately developed different design elements over the time to meet the needs of the different target groups for housing and dignified living.

Effectiveness

PMAY-U has scaled up the program for delivery of affordable housing units multiple times compared to its' predecessor schemes and brought its focus towards 'Housing for All'.

So far, the Mission has achieved sanction of more than 12.3 million houses which is 9.5 times the houses sanctioned under previous housing scheme. The investment made in PMAY-U is more than 20

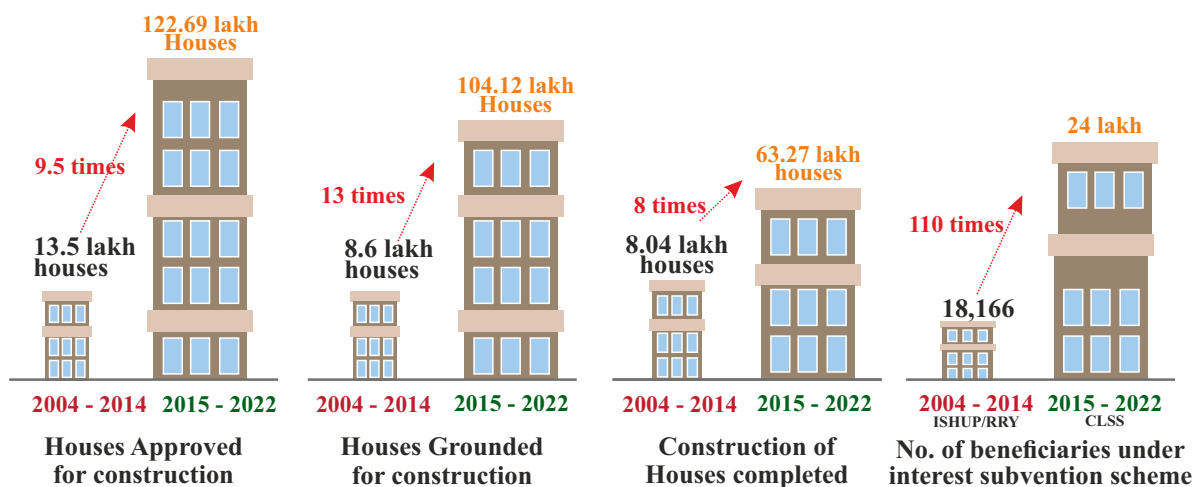
times the investment made in previous housing scheme.

ISSR	CLSS	AHP	BLC
"In situ" Slum Redevelopment	Affordable Housing through Credit Linked Subsidy	Affordable Housing in Partnership	Subsidy for Beneficiary-Led Individual House Construction or Enhancement
			
GoI grant @ ₹ 1 Lakh	Benefit upto @ ₹ 2.67 Lakh through interest subsidy of 3-6.5%	GoI grant @ ₹ 1.5 Lakh per house	GoI grant @ ₹ 1.5 Lakh per house

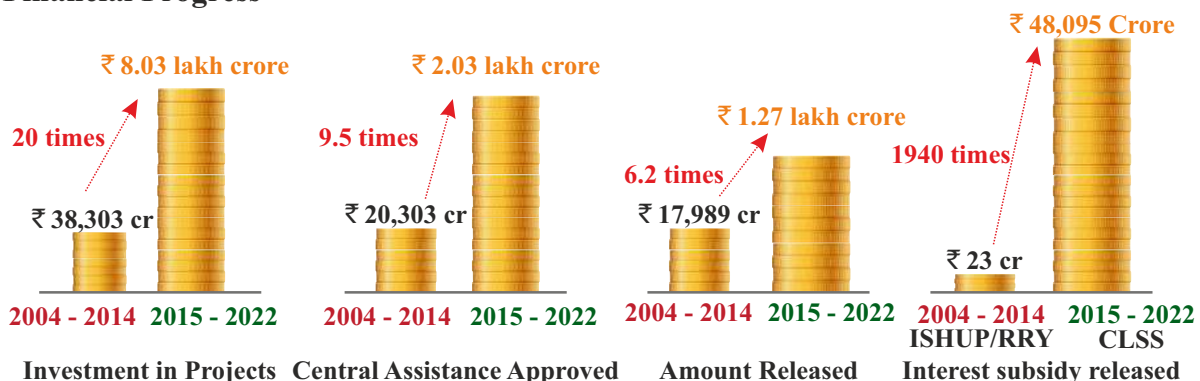
Verticals of PMAY-U

Institutional Sustainability

The Mission adopts a demand driven approach strengthening the ethos of cooperative federalism. There is presence of National and State level institutions which provide a strong implementation mechanism for the Mission. The Mission uses various measures to ensure that intended benefits reach only to the genuine



Financial Progress



Comparison of PMAY-U with previous Housing Schemes

beneficiaries for which various linkages have been placed with UIDAI portal for Aadhar validation of beneficiaries, transfer of construction linked subsidy through DBT mode with PFMS and GIS based central MIS, etc. A comprehensive and robust MIS system has been developed which helps all stakeholders to seamlessly manage information and record-keeping pertaining to physical and financial progress. The MIS is equipped with five staged Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and Bharat Map of National Informatics Centre (NIC) for monitoring the progress of construction of houses under the BLC, ISSR and AHP verticals. The MIS has also been integrated with CLAP for real-time monitoring mechanism, PMAY- Gurukul KnowledgeLab, UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.

Impact

Apart from the direct physical and financial progress, the Mission has propelled a cascading effect on the economy due to its backward and forward linkages which impact about 250 sectors of economy. It is estimated that so far, construction activity under the Mission would have consumed approximately 42.6 million MT of cement and 9.63 million MT of steel, as a much-needed impetus for the economy. In addition to this, other ancillary industries like hardware, fixture, paints, furniture, etc. create additional industrial activities. Further, it is also estimated that the Mission has been able to generate around 24 million jobs. Overall, the Mission addresses 'housing poverty' dimension by enabling housing ownership to the beneficiaries that has significant impact on overall 'urban poverty' and improving the ontological security of the beneficiaries.

Equity

The Mission is inclusive in nature, providing equal opportunity to all, irrespective of gender, caste, creed or religion. The implementation process gives preference to women, SC/ST/OBCs, minorities, persons with disabilities and transgender. The Mission promotes empowerment of women through giving the ownership of house in the name of female head of household. Access to housing leads to significant improvements in socio-economic status specially of vulnerable sections of the society. It overall creates a conducive and healthy atmosphere for happy and healthy living.



Me and my wife run a flour mill from our house, in this way we can also look after our children. It was only after building the house under PMAY-U, I got the confidence to work for myself and be self-employed. I have seen a lot of poverty and I don't want my children to face the same. I work hard day and night to give them a better life.”

- Shri Dhruv Kumar Mehra, Bhopal



Methodology

The evaluation draws on observational data collected during the visits to the four cities, in two states, i.e. Uttar Pradesh and Madhya Pradesh in the month of December 2021 and is informed by the monitoring and implementation data compiled and maintained by MoHUA. Since, PMAY-U is under implementation from June 2015, most of the respondents were living in their new houses for more than an year. Consequently, the sample of respondents shortlisted are non-random in nature and are beneficiaries under the Beneficiary-Led Construction vertical of PMAY-U. Extrapolation of the findings of this research may not be substantive even for the other three verticals of PMAY-U. However, the depth of data collected both qualitative and quantitative, is valuable insofar as the data can portray a first of its kind and detailed portrayal of the impacts of PMAY-U. The findings can inform not only the future housing policy design but also any future evaluation methodologies devised.

The research uses mixed-method techniques. Qualitative data was collected through immersive focus group discussions (FGDs) of non-random set of BLC beneficiaries in the cities of Varanasi and Prayagraj in Uttar Pradesh and Bhopal and Indore in Madhya Pradesh. The data is then combined with a quantitative survey of the same beneficiaries who participated in the FGDs.

The qualitative and quantitative data aimed at collecting information about the respondents' living situation, the impact of a pucca house on their lives and livelihoods, access to amenities, social networks and the impact on the income of the household.

Focused Group Discussions

In December 2021, eight FGDs were conducted with a total of about 200 PMAY-U beneficiaries to understand the impact of the Mission on their lives & livelihoods. The groups included both men and women. The age group of the participants varied from 6 years to 83 years. The local team from the ULB facilitating the implementation of the Mission also participated in the FGDs with an aim to enhance participation of the residents and ensure a mix of gender, age-groups in the FGDs.

Each FGD was around one hour long and moderated by three researchers from the Project Management Unit of PMAY-U placed at MoHUA. The discussions followed a semi-structured layout and broadly covered the following topics:

1. How were the beneficiaries informed about PMAY-U?
2. What has been the role of PMAY-U in helping the residents in building their homes?
3. What has been the finance mechanism for the beneficiaries while arranging their own share?
4. What have been the direct and indirect impacts of PMAY-U on the lives of the beneficiaries after occupying the houses built under the Mission?
5. What are the amenities and assets the respondents have access to after building their homes?

The moderators asked questions in an open manner, providing more specific prompts wherever required. The discussions were video recorded, to ensure proper documentation for record purpose.

Survey Data Collection

In addition to FGDs, the participants were interviewed in-depth to collect an organised and systematic data on demographics, financial conditions, preferences, experiences and other psycho-socio-economic parameters. The survey was mostly answered by the beneficiaries who participated in the FGDs and sometimes by the family members accompanying them. School going children, elderly members of the families also participated in the data collection. The respondents were assisted by the team from the ULB for answering the questions of the questionnaire.

The research team jointly developed the survey instrument, a pilot was undertaken in Varanasi and Prayagraj. Based on the experience of the ULB staff who assisted the respondents in answering the survey, the questionnaire was suitably modified. The respondents answered the questions spreading across the following five core themes:



Demography of the household



Impact on social, human, economic, environment and physical capitals after moving to the new house.



Living conditions prior to building new houses



Impact on the household in terms of accessing improved physical amenities




Income & Employment

Limitations

The surveys and FGDs in two states were undertaken in two phases. Surveys and FGDs were conducted in UP in December 2021 and In MP were conducted in January 2022. The survey questionnaire was slightly modified after the feedback received from the respondents of UP. Therefore some data points cannot be used for comparison between MP and UP.

Further, the study was undertaken in four cities in two states of the country whereas PMAY-U is being implemented across 35 States/UTs. Moreover PMAY-U is being implemented through four verticals whereas the study was undertaken for only BLC beneficiaries. Therefore it wont be pertinent to use the outcomes of the study as representative of the Mission.



“Our relatives no longer look down upon us. The house has all basic amenities, and we could not have asked for more. There has been a social upliftment after we got a house constructed under the Mission. Our children are happy as they have got a separate room for themselves and can also play safely outside the house.”

- **Shri Vinod Kumar Gupta & Smt Ranjana Gupta,**
Prayagraj



Assessment Framework

A livelihood draws on the wealth, knowledge, skills and adaptive strategies of the household, thus making people the capable actors. It can be manoeuvred and have a significant impact on the household depending upon the short term, pragmatic survival-oriented priorities and longer-term priorities which aim at building of asset or development of livelihoods (Meike et al., 2001). In order to maintain or enhance the livelihood, household members contribute depending on their capital, responsibilities and capabilities, forming a mesh of networks and dependencies (Putnam 1993, Chambers 1995). “They form a part of the larger social fabric and draw on links with a variety of individuals and groups within the community as well as opportunities presented by local business and government” (Meike et al., 2001, p3).

A livelihood thus becomes sustainable when “it is derived from people's capacity to make a living by surviving shock and stress. It requires reliance on both capabilities and assets for a means of living. At the same time, maintain and enhance its capabilities and enhance opportunities for the next generation” (ibid). Accessing housing thus becomes an essential element influencing the livelihood of a household as paying for it is dependent either on the assets held by the household or exploiting the capabilities. It also influences the available opportunities for the next generation.

Social Capital

“Social capital refers to features of social organisation, such as trust, norms and networks that can improve the efficiency of society by facilitating co-ordinating actions. It is productive, making possible the achievement of certain ends that would not be attainable in its absence” (Coleman cited in Meike et al., 2001, p5). Strong social networks significantly decrease the vulnerability of a household. It contributes to the well-being of the household especially in the times of socio-economic changes and crisis. Furthermore, internal social networks help the households to form a community even if excluded from the city level social networks which increase their sense of security in precarious situations. Further, access to house impacts the psychology at individual level as well, for instance-when a house is on the name of the woman head of the household, she tends to feel more empowered. A house also enhances the participation of the

household in the city's activities. Porteous (1976) has argued that the home provides people with a range of life satisfactions, including identity and security.

To encapsulate the impact on overall social capital of the household, the following points of enquiry were undertaken:

- Kind of earlier house
- Duration of stay at the present location
- Previous house- rented or owned
- Difference in participation after the new house
- Impact on women after getting ownership of the house
- Psychological impact of house on the well-being of the household
- Number of community organisations and associations formed/joined
- Safety and security, especially of the women
- Extent of political participation

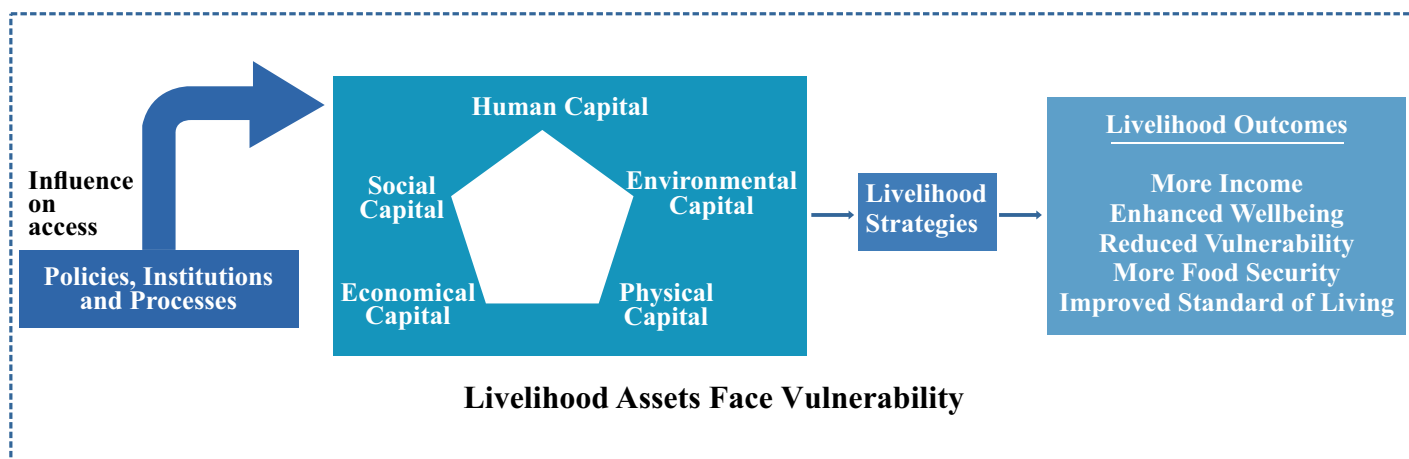
Economic Capital

The urban poor survive by engaging in a variety of activities, which mainly take place in the informal sector and are location dependent. The availability of jobs and the income earned from it depends on their location within the city. At the same time, the expenditure incurred by the household on basic services, housing and other needs such as food, education and healthcare is dependent on their access to the city. The following were the main points of enquiry:

- Household income
- Number of earning members
- Number of bank accounts held by the household
- Total cost of the house
- Beneficiary share in the house
- Source of beneficiary share
- Involvement of Bank, SHGs & microfinance agencies
- Impact of PMAY-U subsidy
- Bank loan/ social- network assistance
- Mortgaging/selling of assets for building house
- Opportunity cost of the house

Human Capital

“Capabilities, such as physical capacity, knowledge and skills defined as human capital, are attributes that are owned by the individual to whom



Components of Sustainable Livelihood

they apply. However, they depend on access to social and economic infrastructure” (Meike et al., 2001, p11). Human capital is considered a useful tool to improve the welfare of people around the world (Schultz 1961, 1994). Human capital has a direct relationship with individuals capabilities which can ameliorate poverty. Access to skill upgradation, education and health facilities increase the opportunities for a household to increase its human capital. Also, living in dangerous environmental conditions can negatively impact health and thus influence human capital. Further, access to a better house has direct impact on the livelihood of the household and the future prospects of earning their livelihoods. The following indicators were used to capture the impact of the house on human capital of the household:

- Educational qualification
- School/college going members of the household
- Occupation and its linkage with the house
- Impact on morbidity after moving to the new house
- Skill upgradation and its connection to house.

Physical Capital

Accessing physical capital might hamper other capitals of a household as it is expensive, for example, housing. “It requires not only the initial capital investment but an ongoing commitment of financial and human resources to meet the operation and maintenance costs of the services” (DFID, 1999, p 23.4). Physical capital, has a direct impact on the long-term affordability of the household, in order to prevent it from affecting other aspects of livelihood, it becomes desirable for the household to keep it affordable. Investment in physical capital increases the asset the household owns, but it remains an asset for the household only till the time it can meet their needs. The following factors were enquired upon to

get an estimate of impact on physical capital:

- Amenities in the house
- Work-home connection
- Proximity to socio-economic amenities
- Proximity to community centres, children park, etc.
- Cleanliness around the house
- Physical structure of the house
- Access to public transport

Environmental Capital

Urban poor live in precarious conditions occupying structurally unsafe housing, living in environmentally sensitive zones prone to waterlogging, flooding, landslips/slide or inhabited in high density mixed-used zone with issues of accessibility, thereby increasing their vulnerability. The livelihoods of the poor dependent on the area of living are also impacted by the macro and micro environmental factors. The vulnerability of the poor increases their risk to natural or human made disaster and their access to limited resources to overcome them further impacts their lives. To capture the change in the environmental capital after moving to the new house, the following parameters were observed:

- Change in overall hygiene
- Issues like waterlogging, flooding, etc.
- Rainwater harvesting and awareness
- Energy Efficiency (LED lights)
- Cooking gas access

I am self-employed and that's the biggest gift of life for me. This was only possible after I got a home under PMAY-U. Neither did I have a pucca house earlier nor a shop. After I built my own house, I opened a small shop in front of the house. Today, I also contribute to the family's monthly income.

- Smt Geeta Devi, Mandideep



Overview of the Two States

Uttar Pradesh & Madhya Pradesh



Total Population



199812000



72627000

Total Urban Population



22.27%

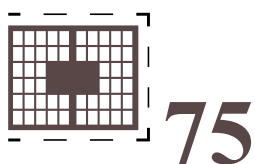


27.6%

Sex Ratio



Number of Districts



Number of Urban Households



Owned vs. Rented



Implementation Process of PMAY-U

Implementation Process

As per the implementation structure of PMAY-U, the project before being brought to the Central Government is conceived and deliberated at the level of the respective State/UT Governments. At the State level, decisions on architectural layout and design, funding, infrastructure provision, overall approach to the project and other relevant measures for implementing the project are undertaken. Once the conception is complete, the project is presented before the State Level Sanctioning and Monitoring Committee (SLSMC) of the respective State/UT for further coordination, clearances (if required) and sanction. After the clearance from SLSMC, the project is brought to the Central Ministry for consideration and sanction by Central Sanctioning and Monitoring Committee (CSMC). Once approved by the CSMC, the Central Assistance for the project is released to the respective State/ UT for disbursement to the beneficiaries directly.

Owing to this flexibility in the project design, respective States/UTs Governments have the freedom to conceive and adopt their own implementation mechanisms. As per the Scheme guidelines, assistance for BLC (New and Enhancement), the State Government should release financial assistance to beneficiaries in 3-4 instalments, depending on progress of construction of the house. The guidelines prescribe that the fund should be released to the beneficiary commensurate to the construction.

Uttar Pradesh

In the case of Uttar Pradesh the first instalment of ₹50,000 at the first stage (before the beginning of construction) is released to the beneficiaries for starting the construction of the house as soon as the CSMC approval for the house is obtained. Further, it was learnt that the first instalment of ₹50,000 is not enough for construction upto lintel level. Therefore, State Government decided to release the second instalment after the construction reaches plinth level. The assistance of ₹2,50,000 (comprising of Central assistance of ₹1,50,000 and State share of ₹1,00,000) is being released to the beneficiaries in three instalments, which is as follows:

Instalment	Stage	Percentage of Release	Amount of Instalment
First Instalment	After approval of the house by the CSMC	20%	50,000/-
Second Instalment	After construction till plinth level	60%	150,000/-
Third Instalment	Completion of House	20%	50,000/-

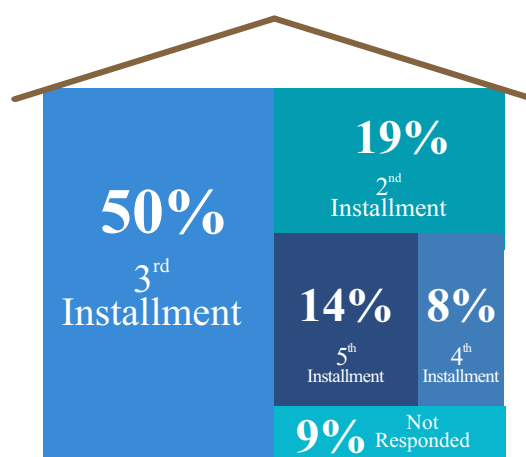
Instalments Disbursement



Number of Installments received in Uttar Pradesh

Madhya Pradesh

In addition to the Central Assistance, the Government of Madhya Pradesh provides an assistance of ₹1,00,000 per Dwelling Unit under Beneficiary-Led Construction (BLC) vertical. The estimated cost of construction of a 30 Sq. Mt. house under BLC vertical is ₹3,85,000. The instalment disbursement structure of Madhya Pradesh initially varied between 3 to 5 instalments depending on the discretion of the ULB.



Number of Installments received in Madhya Uttar Pradesh

Response on the overall Implementation Process of PMAY-U



No. of Geo-tagged Houses



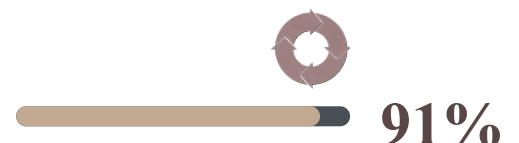
Frictionless Process



Support Received from the Surveyor



Process Explained



Overall Experience



Corruption



Me and my husband lived our entire life working for the betterment of our children to give them a good life and due to financial constraints, we could not fulfil any of our dreams. At this age, PMAY-U transformed our lives for the good. We are leading a dignified and secured life as we are the owners of the house. Now, we are able to provide a better future to our granddaughter.

- Smt Shyama, Indore



A Profile of the Respondents

The study had a participation of more than 200 beneficiaries in the two states. Out of these, 142 respondents filled the detailed survey forms. Based on the feedback received during the FGDs and subsequently the survey forms, the researchers seek to understand the impact of a BLC house on the respondents.

The study locations were:

Madhya Pradesh - Indore and Bhopal

Uttar Pradesh - Prayagraj and Varanasi

Heads	Madhya Pradesh		Uttar Pradesh	
	Mean	Median	Mean	Median
Household Size	4.7	4	2.6	2
Males in the Family	2.7	2	2.6	2
Females in the Family	2.4	2	2.5	2
Children below 18 years (Male)	1.4	1	1.5	1
Children below 18 years (Female)	1.4	1	1.3	1
60+ Years people in the house (Male)	1.0	1	0.5	0
60+ Years people in the house (Female)	1.1	1	0.5	0
No of couples in the house	1.4	1	1.3	1

Table 1- Basic Socio-Demography of the Respondents

Table 1 contains some basic socio-demographic information about the respondents in UP & MP.

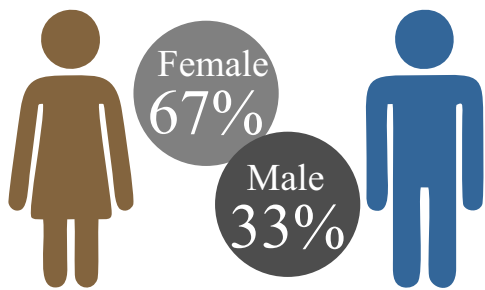
The average household size is 4.7 for MP and in UP the HH size is 2.6. The mean of number of males and females in the family for MP is 2.7 and 2.4 respectively while in UP this ratio is 2.6 and 2.5 respectively. The ratio of both male and female children below 18 is 1.4 in the case of MP but in UP it is 1.5 and 1.3 for male children and female children respectively. 20% of the respondents in UP had the annual household income of more than Rs. 2.5 lakh whereas 34% of the households in MP had their annual income between Rs. 50,000 and 1 Lakh. Further, the households with dependent population (children younger than 18 and senior citizens above 60) were more in MP than UP.

Demography

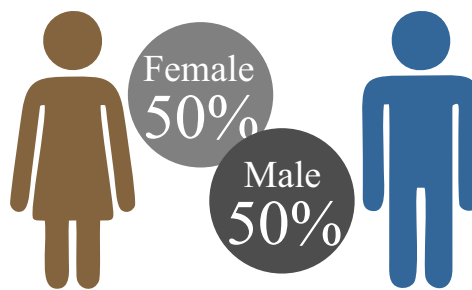
In Uttar Pradesh, respondents who participated in the detailed survey, 67% of them were females and 33% were male. 32% were between the age group of 35-45, 28% were between 45-60 years, 26% were between 24-35 years, 12% of the respondents were above the age of 60 years and 1% were between the age of 18-24 years.

In Madhya Pradesh, out of the 76 respondents 50% were females and 50% males. 42% were 45-60 years of age while 10% were in the 60 plus category, 24% belonged to 35-45 years and 23% to 24-35 years of age category.

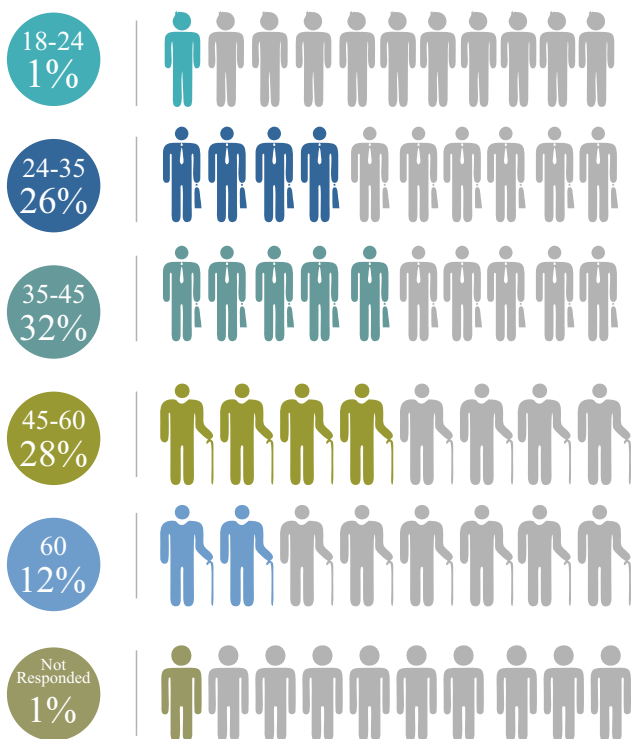




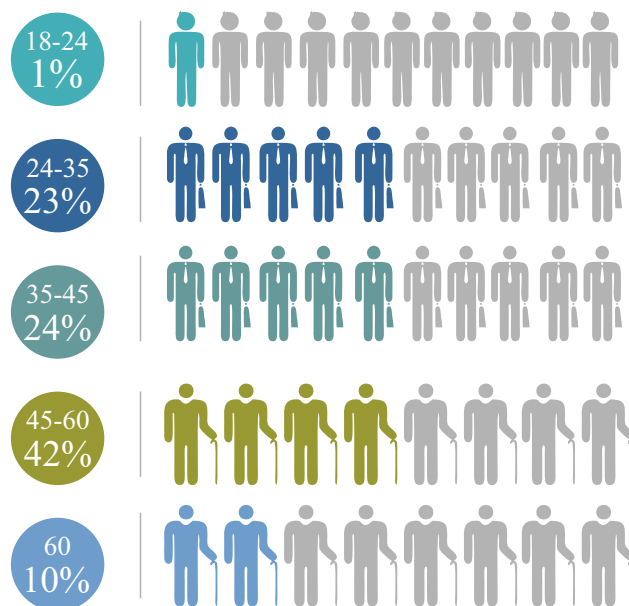
Gender Profile of Uttar Pradesh



Gender Profile of Madhya Pradesh



Age Groups of the Respondants in Uttar Pradesh

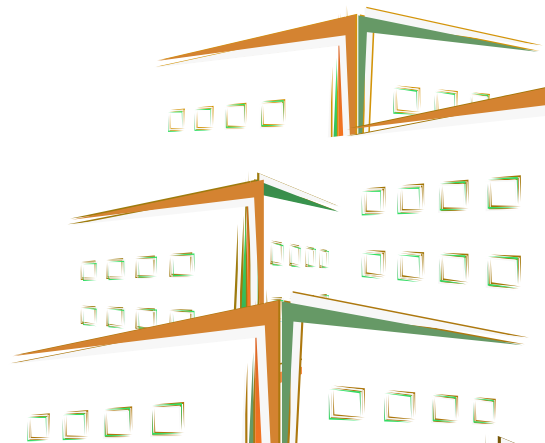


Age Groups of the Respondants in Madhya Pradesh

Household Income

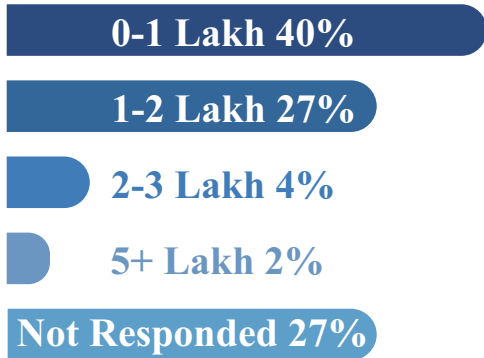
Interestingly 40% of the beneficiaries in Uttar Pradesh earned a household income of less than One lakh, while 27% of the households had income between 1-2 lakh and 4% between the range of 2-3 lakh. However, 13% of the beneficiaries did not disclose the details of their total household income.

A similar trend emerged in the family household income of the 76 residents of MP. 58% of the respondents had annual income of Rs. 0-1 lakh, 23% had an income of Rs. 1-2 lakh. 3% earned Rs. 2-3 lakh and 3% had an income of five lakh plus. While 13% of the respondents did not disclose their household income.





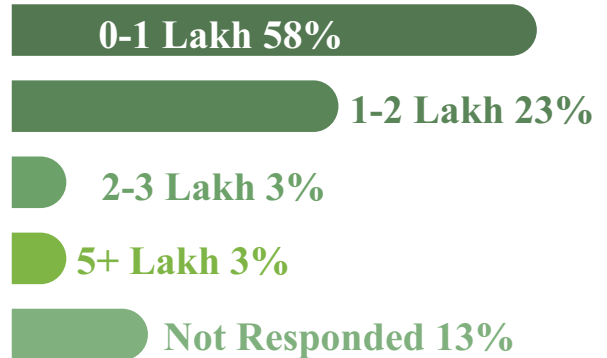
Household Income



Household Income in Uttar Pradesh



Household Income



Household Income in Madhya Pradesh

Occupation

Respondents belonged to a varied mix of occupations. Around 31% were engaged in small businesses like mom-and-pop shops, vending, pottery etc, while another 7% worked as domestic helps, 3% were employed as social workers, receptionists & teachers, 19% of them were homemakers, 13% drew their earnings through manual labour and 26% of the participants did not respond to the question.

Out of the 76 respondents in MP, 62% make a living through manual labour while 6% are engaged in small businesses such as mom-and-pop shops, vending. 6% are homemakers and 1% work as domestic help. However, 20% of the residents did not respond to the question.



Occupation of the respondents in MP



Occupation of the respondents in UP

“Our neighbours and relatives used to look down upon us due to our deplorable living conditions. It was very embarrassing for us. Now, we are living in our pucca house and leading a safe and secured life. We have all basic amenities in our house. We feel empowered. My daughter aspires to become a police officer and is working hard to achieve her dreams. She has a separate room for herself where she studies peacefully and also helps her siblings with their schoolwork.”

- Smt Sheela Yadav, Varanasi

मंत्री आवास योजना
(शहरी)
शीला यादव
रूप नाथ यादव
8/761 विजयपुरा कोनिया
नगर-V/1927 (B L C-N)
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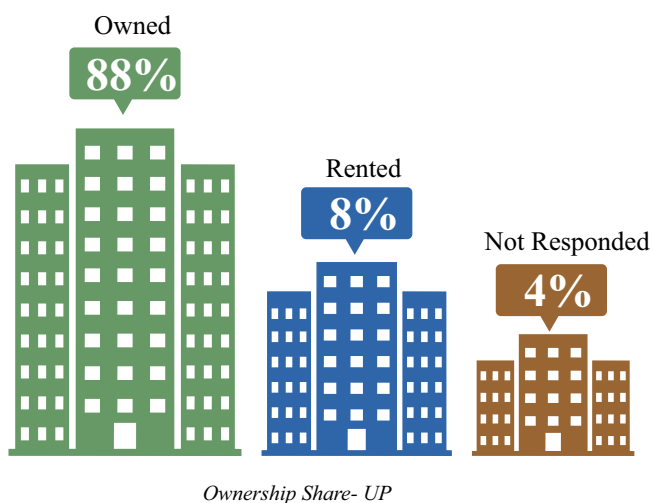


Living Conditions- Previous vs Current House

Social Capital

Previous Tenure

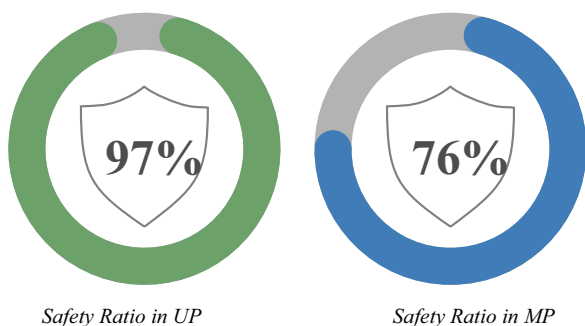
In Uttar Pradesh, 88% of the residents owned the houses they lived in earlier, while 8% lived in rented houses. On the other hand all the respondents of Madhya Pradesh lived in owned houses. Presently, all the respondents own the house they live in.



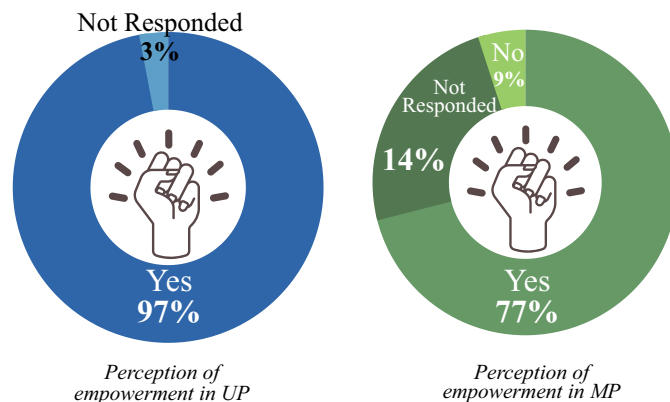
Safety and Empowerment

It is widely claimed that a house enhances safety and security for the household. The same was echoed by the respondents in both the states.

In UP 97% of the beneficiaries find themselves safe after owning the house and in the case of MP, 77% of the people replied that they feel safe after shifting in their new house.



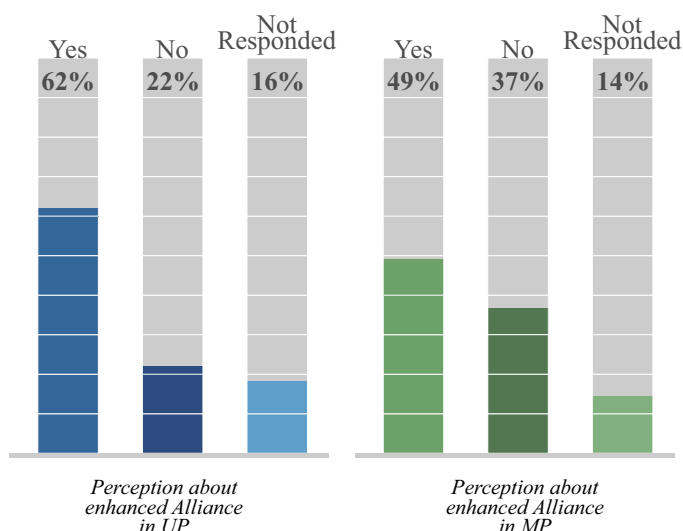
97% of the respondents in UP and 77% of the respondents in MP felt empowered after getting the house under PMAY-U. Most of the respondents were women who felt that getting a house on their own name has enhanced their ontological security and



enhanced their say in the society. It also acted as a capital asset which provided the household with the sense of economic security.

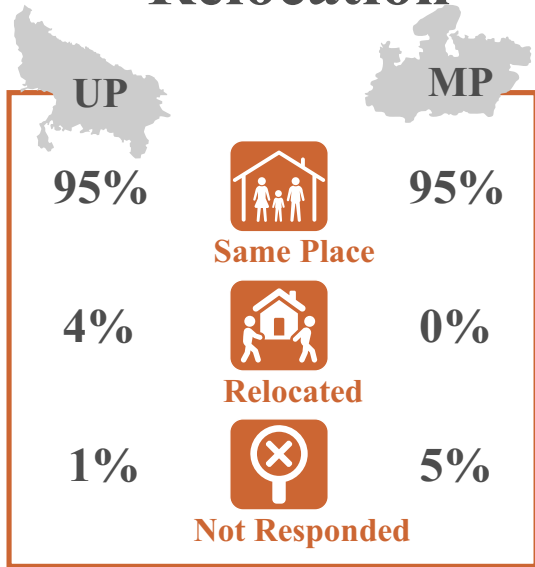
Alliances for the children

Respondents from both states were asked if the house played any role in finding alliances for their children, to which 62% of the respondents from UP replied that the house has helped in finding alliances for their children. In MP, 49% of the respondents believe that the house helped them in getting alliances for their children.

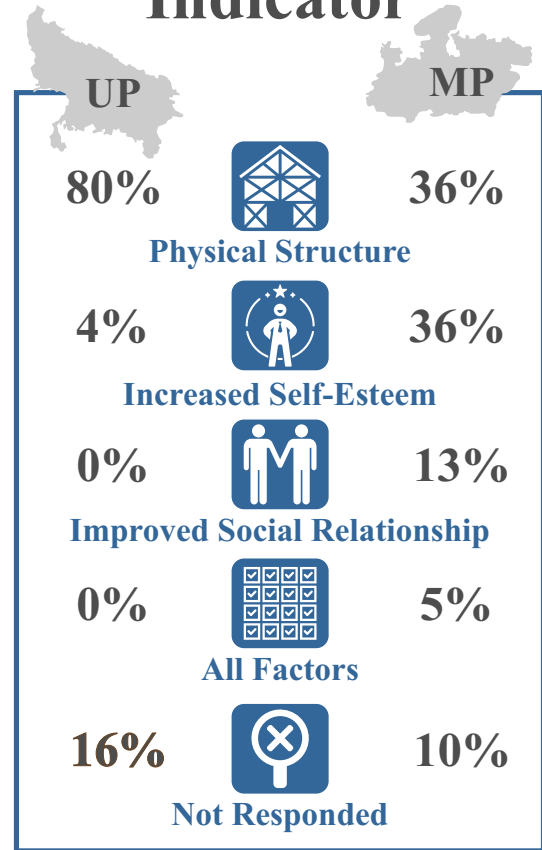


Overall Impact

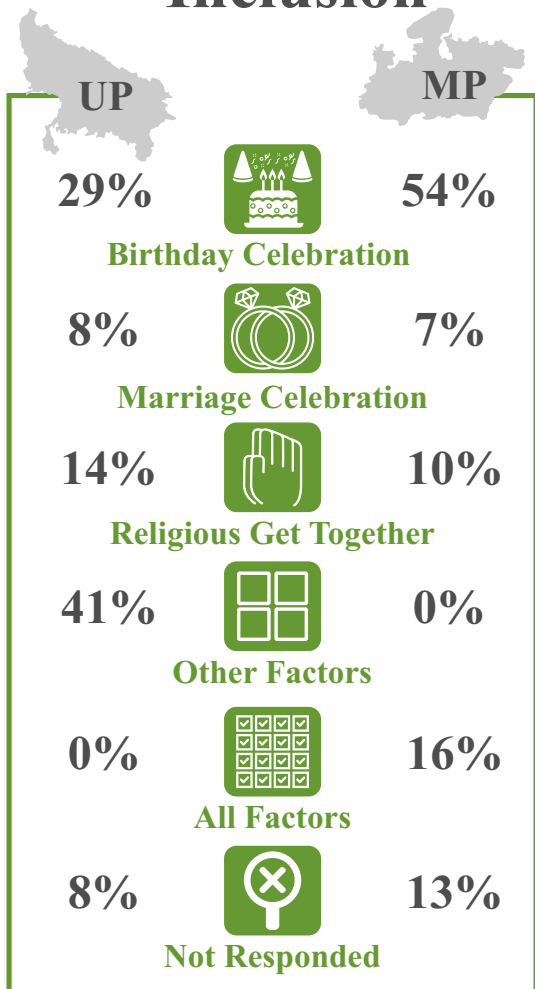
Relocation



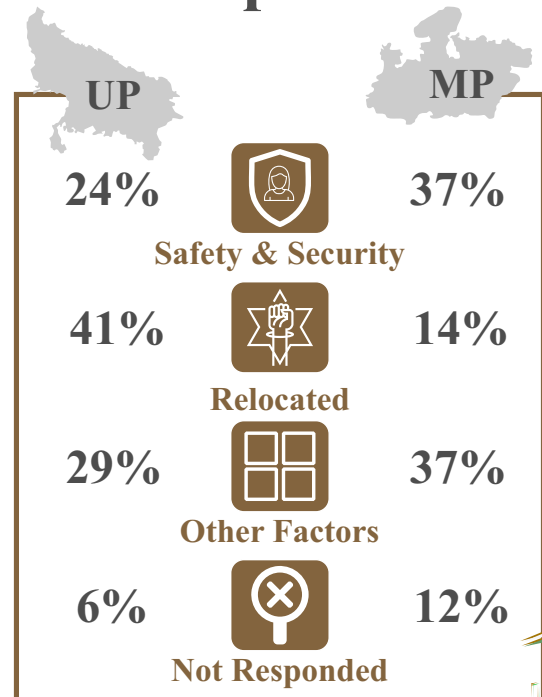
Safety Indicator



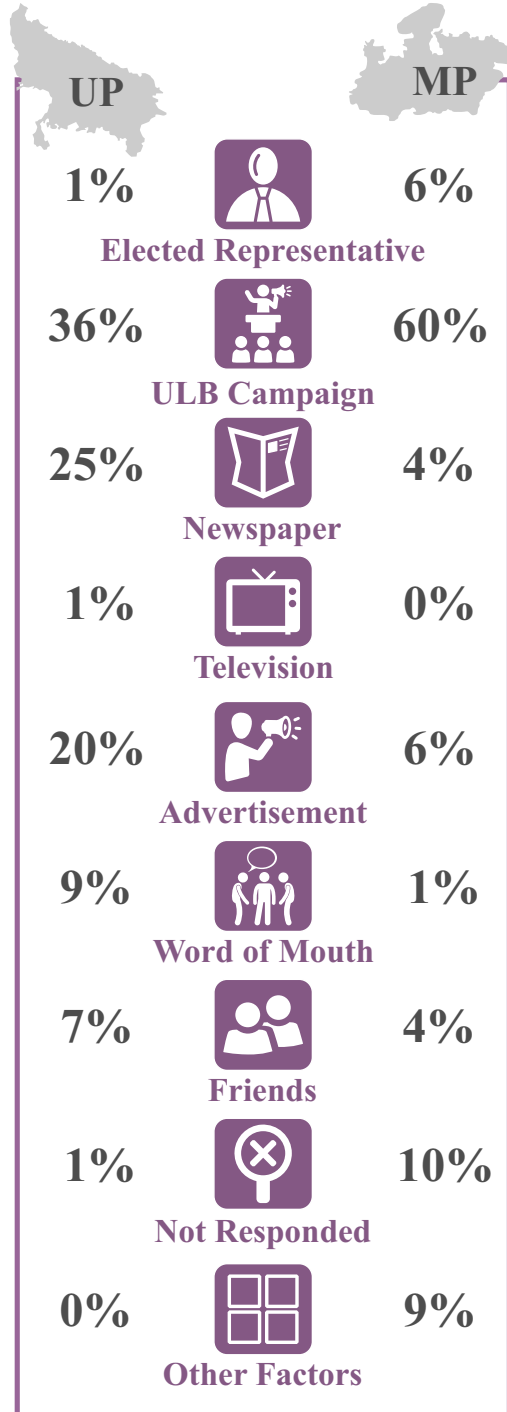
Inclusion



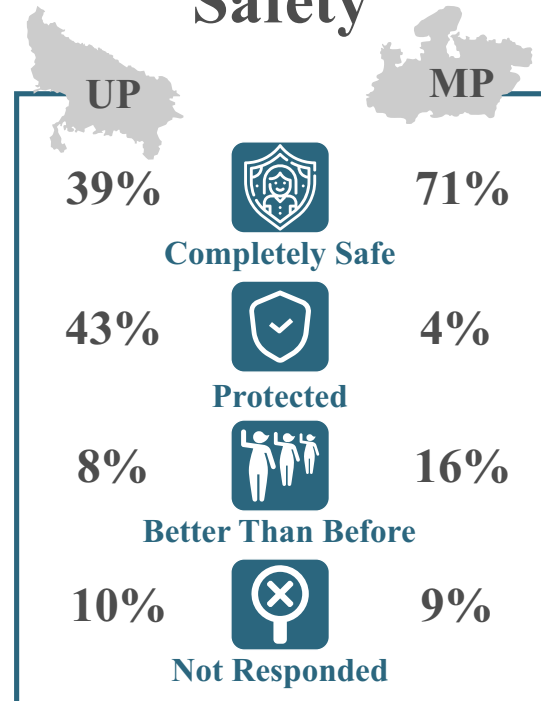
Women's Perspective



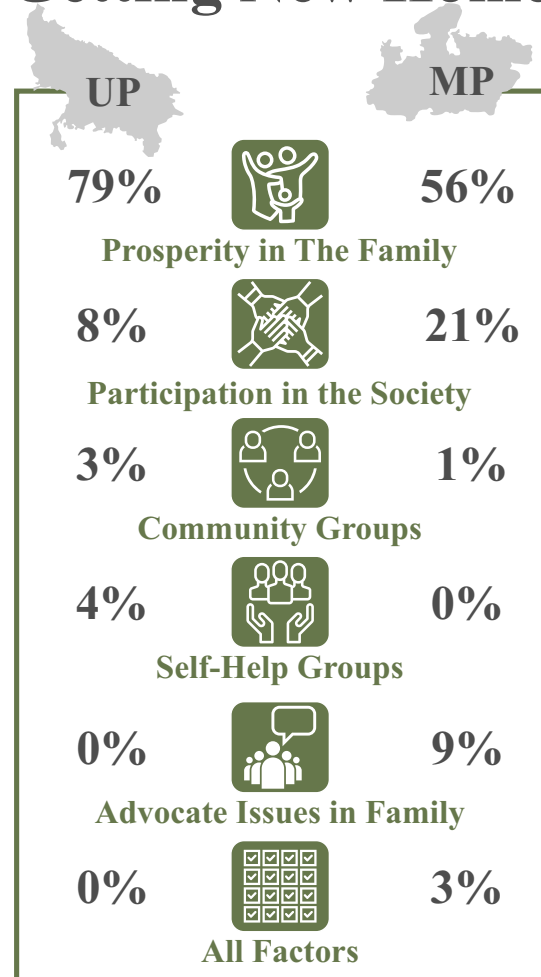
Source of Information



Women Safety



Changes after Getting New Home



Economical Capital

Investment on Housing (%)	Count	Percentage	Count	Percentage
50,000 - 1 Lakh	26.0	34%	10.0	14%
1 - 1.5 Lakh	17.0	22%	12.0	17%
1.5 - 2 Lakh	14.0	18%	4.0	6%
2 - 2.5 Lakh	5.0	7%	13.0	19%
2.5 Lakh+	10.0	13%	14.0	20%
Not Responded	4.0	5%	17.0	24%

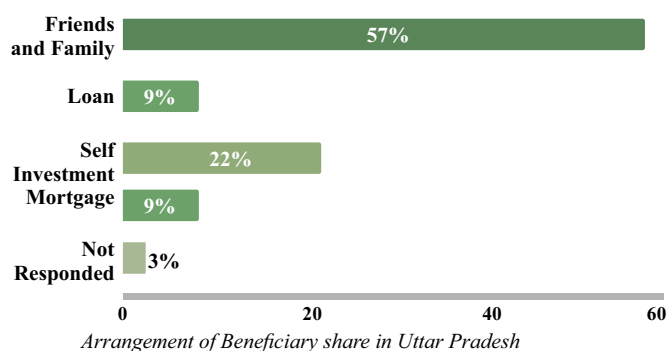
Table 1- Basic Socio-Demography of the Respondents

Table 2 summarises the contribution by the households of the respondents in the construction of the house. Apart from the total Government subsidy of Rs. 2,50,000 (State and Centre Share), 34% of the respondents in UP had invested between Rs 50,000 and Rs 1 lakh, 22% had invested between Rs 1 lakh and 1.5 lakh, 18% between Rs 1.5-2 lakh, 7% between Rs 2 and 2.5 lakh whereas 13% had invested more than Rs 2.5 lakh.

In MP, apart from the total Government subsidy of Rs. 2,50,000 (State and Centre Share), 14% of the respondents had invested between Rs 50,000 and Rs 1 lakh, 17% had invested between Rs 1 lakh and 1.5 lakh, 6% between Rs 1.5-2 lakh, 19% between Rs 2 and 2.5 lakh whereas, 20% had invested more than Rs 2.5 lakh.

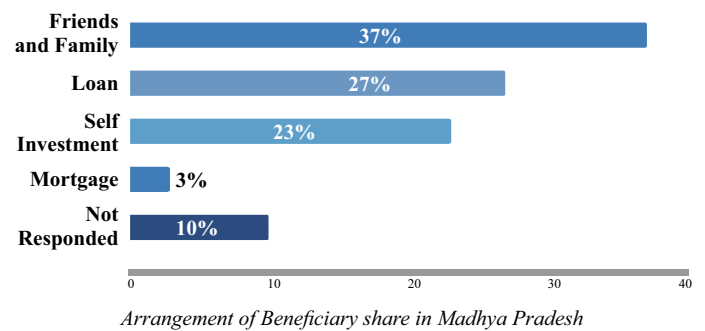
Source of Beneficiary Contribution

In order to know and understand the source of beneficiary contribution, respondents were questioned regarding access to formal sector finance, self-help groups, etc. In UP, it has been seen that a major amount of beneficiary share is arranged by lending from friends, neighbours and families followed by arranging from self investments.



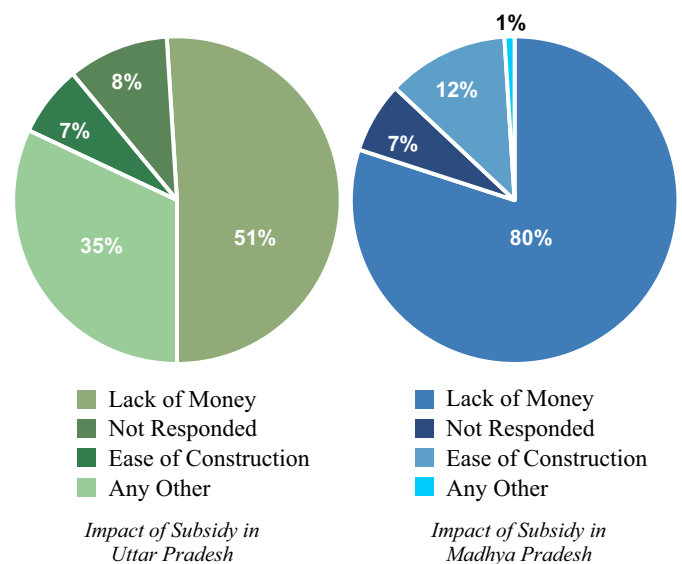
In MP, similar to UP, it has been seen that a major amount of beneficiary share is arranged by lending from friends, neighbours and families or self-investment. A new indicator i.e. mortgage is also added. Around 3% of the people opted for a mortgage

for arranging the beneficiary share.



Broad Impact of PMAY-U Subsidy

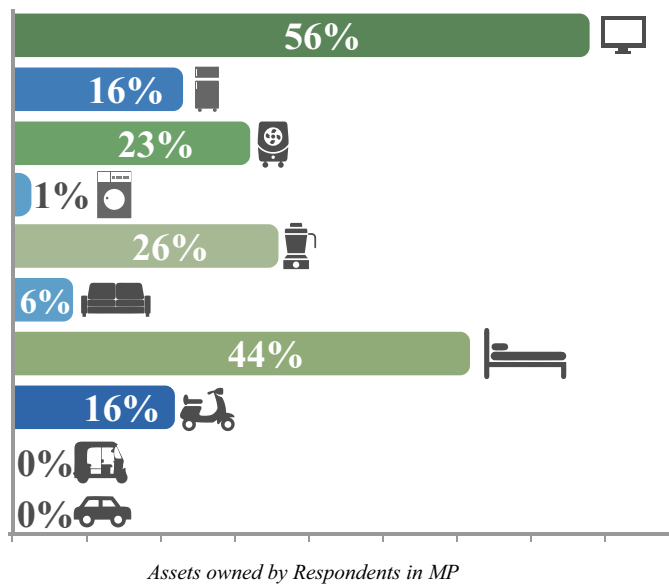
When asked about the broad impact of PMAY-U subsidy on the lives of household, 51% respondents of UP said that they were unable to build their house due to lack of money. 7% of the respondents believed it was easier for them to construct their after getting the benefits from the scheme.



In MP, 80% of the respondents believed that they were unable to build their houses due to lack of money. 12% of the respondents mentioned it was easier for them to construct their after getting the benefits from the scheme while 1% of responded agreed for both reasons.

Assets Owned

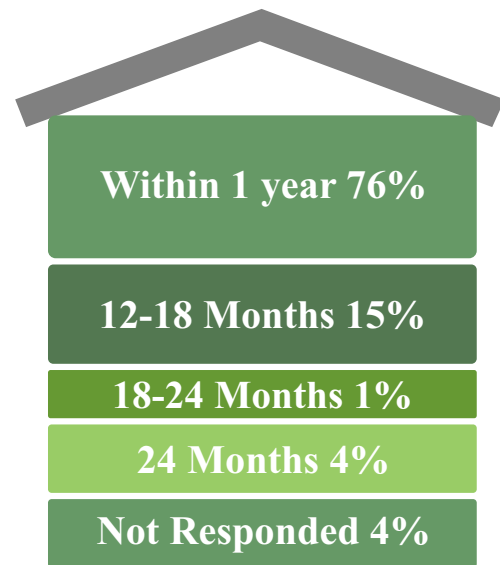
Access to the house also improves the overall quality of life of the household. Quality of life is understood both in terms of the physical assets owned and other socio-economic parameters. It was observed that in the cities of Madhya Pradesh, a major share of beneficiaries own television – 56% and bed – 44%. In appliances, 26% of the people own mixer grinder, 23% own cooler, 16% people own fridge. While only 1% of respondents own a washing machine. In the case of vehicles, 16% of people own 2 wheeler. However, no respondent owned a 3 or 4 wheeler.



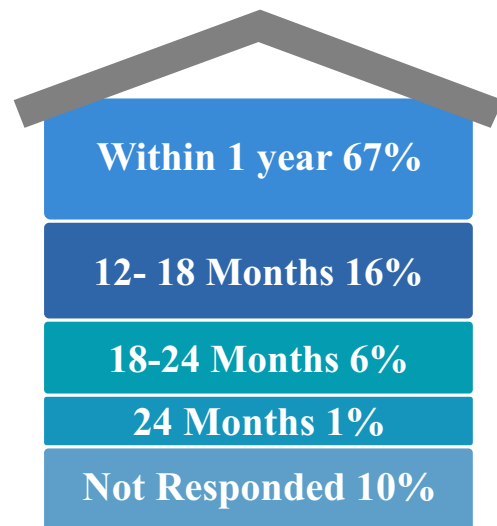
Physical

Construction Duration

In Uttar Pradesh, 76% of the beneficiaries completed their houses within 1 year, 15% of the beneficiaries completed houses in 12 - 18 months and 4% took more than 24 months. In the case of MP, as compared to UP, fewer houses are constructed within a year. 67% of houses were constructed within a year whereas; only 1% of houses took more than 24 months for completion.



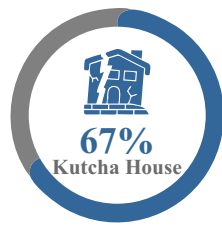
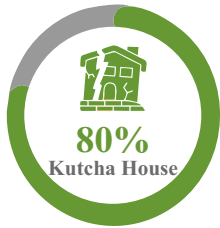
Duration to construct the House in UP



Duration to construct the House in MP

Conditions of housing unit

80% of the respondents in MP and 60% in UP lived in kutcha (temporary) houses before moving to an all-weather dwelling unit built under PMAY-U. When asked about the reasons to not been able to access an all-weather dwelling units, majority of the respondents stated lack of financial resources as the major factor. They further stated that the desire to construct the house was always there but the capital accumulated was always spent on other immediate needs like health, education, marriage, etc. The subsidy offered under the Mission acted as a nudge to the beneficiaries to construct their own all-weather houses.



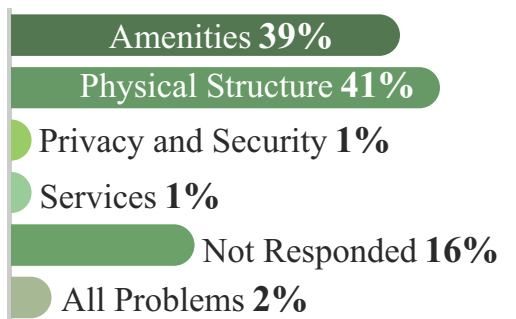
Percentage of Kutcha houses before the implementation of the scheme



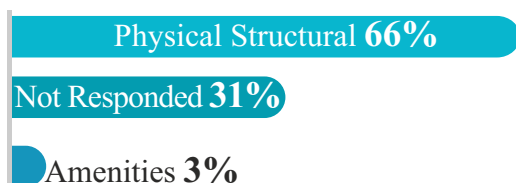
Percentage of Pucca houses after the implementation of PMAY-U

Access to Infrastructure

a) Previously, respondents were facing many infrastructural gaps which included lack of access to water, cooking gas connection, physical damage to the structure, privacy and security, etc. Specifically, in UP 66% of the respondents faced problems due to the physical structure of the house; whereas in MP, 41% of the respondents faced problems due to physical structure, 39% faced problems due to access to basic amenities like water, sewerage, etc. 13% faced problems of services like road, transportation, etc.



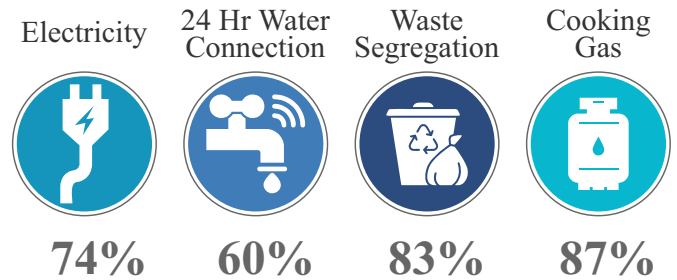
Problems faced before shifting in new house in MP



Problems faced before shifting in new house in UP

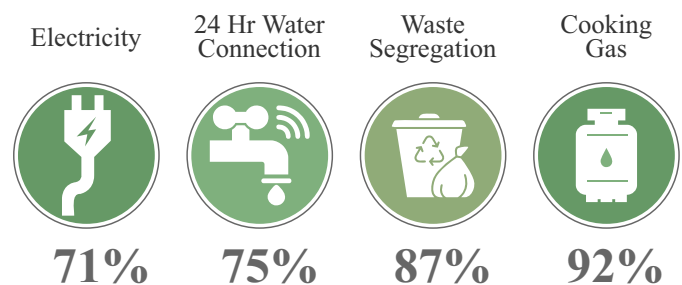
b) The second point of enquiry in the category was to find out the change in access to basic facilities after moving to the PMAY-U house. As per the guidelines of the Mission, all houses whether built or acquired under the Mission come with basic civic and social

amenities like water, toilet, electricity connections and kitchen. The fact was also reflected in the responses received, in Uttar Pradesh, the majority of people have access to basic services such as 75% of people having access to 24 hours tap water. 92% of people are having access to cooking gas.



Access to Basic Facilities in Madhya Pradesh

As compared to Uttar Pradesh, In Madhya Pradesh, 60% of people are having access to water. 87% of people have access to cooking gas.



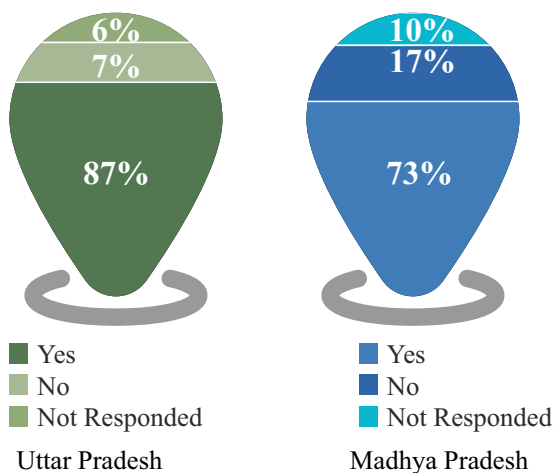
Access to Basic Facilities in Uttar Pradesh

However, due to the lack of regular source of income during the COVID-19 pandemic, some of the beneficiaries are unable to pay the bills resulting in the discontinuation of the services. Some households were having the provision of boring within the plot which gave them access to groundwater, in such cases water connections are not provided.

Workplace Access

Since housing satisfaction is not always just dependent on house but also dependent on several factors. One of such factors is access to the workplace; therefore, it is an important factor to know the connectivity of the housing to livelihood opportunities. However, it is worth noting here that a large portion of the respondents had home-based

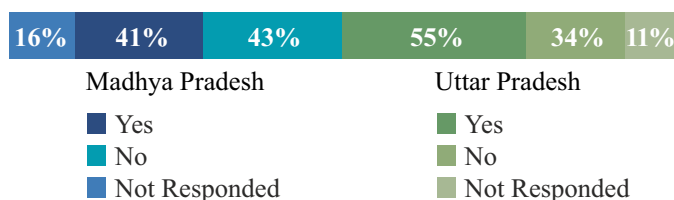
industries like garland making, pottery, etc. In the case of UP, a significant percentage of people i.e. 87% mentioned that their house is well connected to their workplaces. In the case of MP, more than half of the respondents have access to their workplaces which is 73%.



Improvement in access to workplace

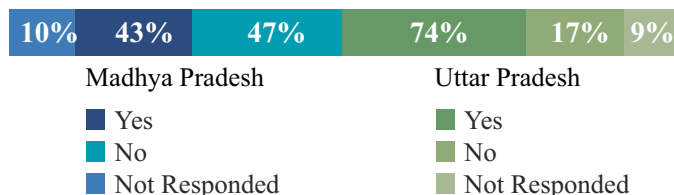
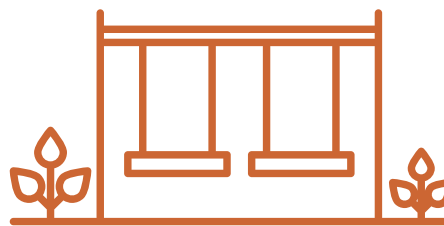
Access to Social Infrastructure

Parks and playgrounds are an essential part of any neighbourhood. However, these areas are often ignored in unplanned areas. Therefore, respondents were enquired about access to parks and playgrounds. The purpose of the enquiry was also to understand the value of open space from the perspective of the respondents. In UP, 55% of the respondents are having access to parks and playgrounds. In the case of MP, 41% of the respondents are having access to the nearby parks.



Improvement in access to public parks

In contrast to parks, it has been observed that a good number of households are having access to play areas in UP and the Share of the nearby play area in UP is 74%. In MP this share is 43%.

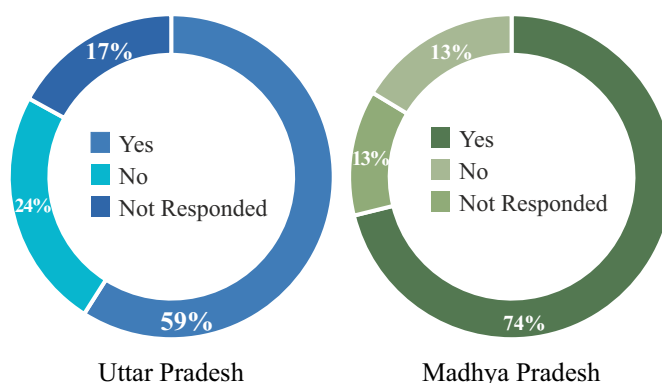


Improvement in access to play areas

Human Capital

Convergence with other scheme

In order to improve the overall quality of life of the citizens and to achieve developmental outcomes, various flagship missions are being implemented by the Government of India and respective state governments. Most of these missions have direct implications to housing and livelihood. With the objective to understand this, respondents were enquired about access to schemes like Ujjwala (cooking gas), Ujala (LED lights), Ayushman Bharat (medical insurance), PM-SVANIDHI (livelihood), etc. It was observed that 59% of the people from UP got the benefit from other schemes as well. In the case of MP, this share is 74%

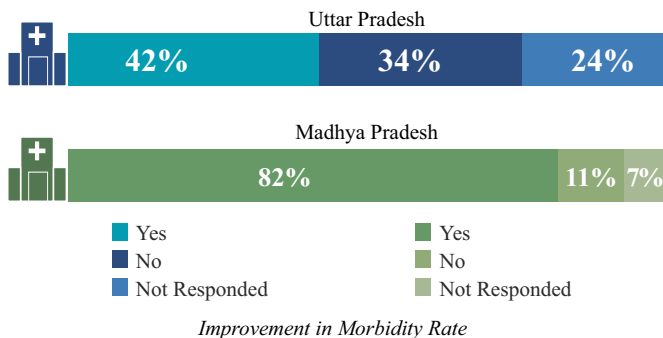


Convergence with other Government Programmes

Morbidity

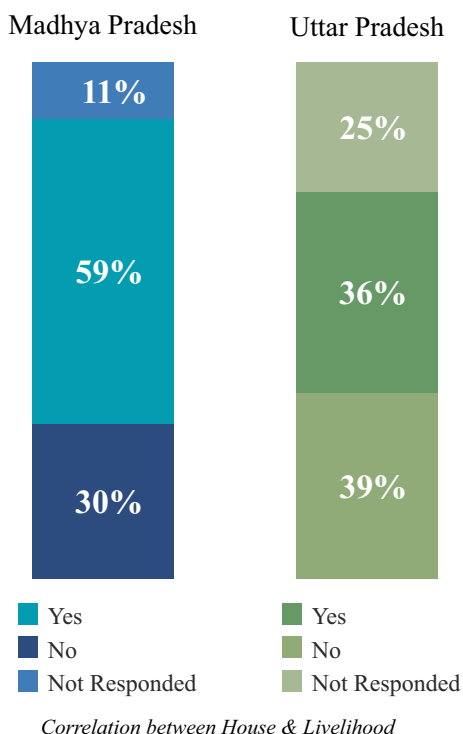
In UP, 42% of the beneficiaries believed that there has been a change in their morbidity while 24% didn't answer the question.

In contrast, MP has a huge response i.e. 82% of the beneficiaries believed that there has been a change in their morbidity while 20% didn't answer the question.



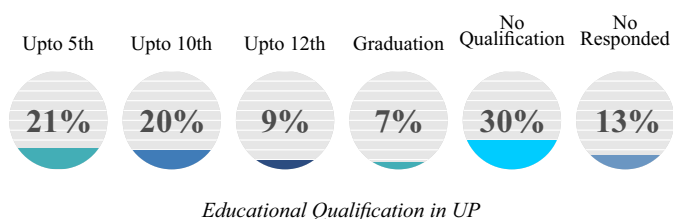
Role of housing in occupation

Respondents were enquired if they feel that a house have any role to play in their occupation. In the case of UP, 36% of the beneficiaries agreed to the same. Whereas In case of MP, 30% of the beneficiaries believed that the house is playing an important part in their occupation.

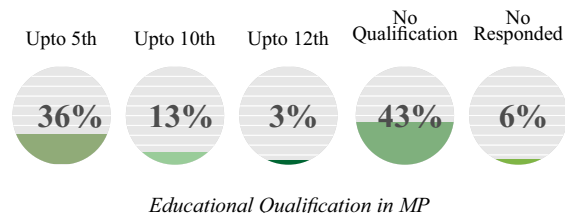


Educational Qualifications

21% of the respondents in UP had formal education till class 5, 20% had completed their matriculation, 9% of the respondents had completed intermediate while, 30% did not have any formal education while 7% of the respondents had completed their graduations.



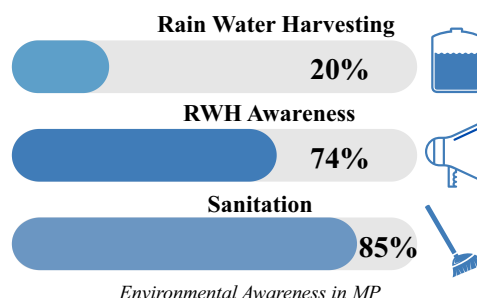
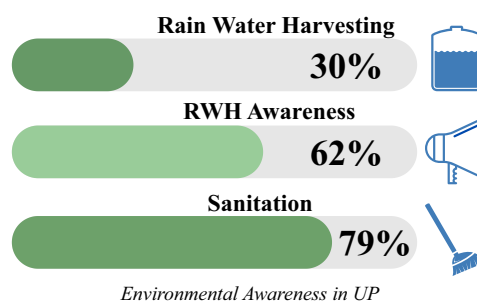
In MP, the percentage of respondents with no formal education is higher than UP, i.e. 43%. 36% of the people had formal education till class 5 while 13% have done their matriculation, only 3% of the beneficiaries were having their qualification till intermediate and none of the beneficiaries have completed their graduations.



Environmental Capital

Since the scheme is also focused on creating awareness for a clean and green environment and towards building a sustainable neighbourhood, therefore, the survey was also having a section dedicated to understand the environmental awareness amongst the participants of the survey.

In UP, only 30% of houses are having rainwater harvesting provisions and the awareness about RWH reaches only 62% of the people. In the case of sanitation awareness, this ratio is more impressive i.e. 79%. In MP, 20% of houses are having rainwater harvesting provisions while the awareness about RWH reaches 74% of the people. In the case of sanitation awareness, this ratio is 85%.



After getting a pucca house under PMAY-U, I have started earning. The house fulfilled my dream of becoming an independent woman. I am employed in the business of making clay pots/toys and decorative items. I work from the comfort of my home and simultaneously, take care of my family. This way, I am also supporting my husband in running the house.

- Smt Gyanti Devi, Varanasi



Discussions & Conclusion

Overall, it was observed that PMAY-U has provided means to households to achieve their homes. In the words of the respondents, the Mission has offered nudge in the right direction without which the dream of owning a house would have been incomplete for most of the respondent households. Further, alongwith the physical dwelling unit the Mission has enhanced the other four capitals of the household as well.

Table 2 below summarises the overall impact the Mission has had on the respondents. The table rates each of the factors in three categories based on the mean of the samples collected. These three categories

are Good (≥ 60), Average (30-60) and Below Average (≤ 30).

Physical

Owing to the building of an all-weather pucca house, there has been a lot of improvement in the overall physical capital of the respondent household. Prior to living in an all-weather dwelling unit, 80% respondents in MP and 67% in UP lived in pucca dilapidated houses. Access to amenities and services were the major problem faced by the residents after the structural problem, after the implementation of the scheme now, all respondent households are

Score/Indicator		Good - (≥ 60)	Average - (30-60)	Below Average (≤ 30)
Geo-tagging		90		
Construction Duration		71.5		
Access to Basic Services	24-Water Connection	67.5		
	Cooking Gas	89.5		
	Electricity	72.5		
	Waste Segregation	85		
Workplace Access		80		
Access to Social Infrastructure	Parks		48	
	Play-areas	58.5		
Other Scheme Benefits		66.5		
Safety		86.5		
Empowerment		87		
Friction in the Process		86		
Installment Received		73.5		
Morbidity		62		
Environmental awareness	Rain Water harvesting			25
	Awareness for RWH	66		
	Sanitation Campaign	75.5		

Table 2- Summary of overall Impact

having access to water and electricity and 87% to 92% are having availability of cooking gas. BLC is an in-situ redevelopment, therefore majority of the beneficiaries did not have to relocate during the process, home to work accessibility ranges from 73% to 87%, indicating the availability of livelihood possibilities and reduced commuting costs.

Social

Due to lack of an all-weather dwelling unit and basic amenities, the respondent households faced socioeconomic, physical and psychological concerns. It was observed that due to the house, the sense of dignity in the household has risen substantially. The house has acted as a means to enhance the standard of living of the household. It has also improved the social networks of the households. Further, it has had a psychological impact on the overall well being of the household. When respondents were questioned whether they felt safe in their new homes, the response was overwhelming, 86.5% of the people believed that they are safe in their new houses. The safety comprised of both the physical structure and psychological security arising from ownership of the house.

Further, according to the Mission Guidelines of PMAY-U, all the houses either built or acquired under the Mission are on the name of the woman of the house or joint name. In the interaction with the respondents, it was reflected that ownership of houses has given a strong sense of security to the women of the household. It has not only increased their asset formation but also enhanced their say in the family and community matters.

The availability of parks for exercises and walk is something which can be improved as only 48% of respondents are having the access to park. In contrast of park, play area for children are available as 58% of the children are having an outdoor play area. Improving these indicators is a necessary step toward creating a sustainable neighbourhood and a planned community. In the future course of actions and programme design and implementation, it would be imperative to understand living space not just as the dwelling unit but the habitat. There is an urgent need to consider neighbourhood planning approaches while planning the colonies even in the case of BLC houses.

Economic

Looking at the HH income of the beneficiaries it can be concluded that the majority of the beneficiary fall under 50 thousand to 1 lakh HH

income bracket. In case of UP it is 75%, which is very high therefore, most of the beneficiary share are being borrowed. Since most of the beneficiaries are associated with informal sector for their daily earnings such as MP is having 62% of manual labour and 6% of small business owner. In case of UP this ratio is 13% and 26% respectively, therefore the most of the beneficiary shared are borrowed.

Further, a substantial portion of the investment in the house under the Mission has to be coming from the beneficiaries themselves. Most of the beneficiaries have worked extra hours to arrange for their own share, exploited their savings or borrowed from social networks. It was observed that is 37% in case of MP and 57% in case of UP respondents had borrowed money from family and friends. When enquired about access to formal sector financing, the respondents mentioned that they were unable to access loans due to unavailability of proper documentation and income proofs. Owing to the lack of formal sector finance, the respondents borrowed from informal sector, paying higher interest rates.

Therefore, there is an urgent need on working out innovative methods and ways to evaluate the pay-back potential of EWS/LIG beneficiaries and mainstream small-ticket loans in the mainstream housing finance sector. It will also facilitate bringing the beneficiaries into formal sector banking.

Environmental

Only 25% of the beneficiaries have opted for rain water harvesting system while the awareness for the same has been received among 66% of the beneficiaries. Therefore, there is a scope to improve and strengthen the awareness systems in a way that it should be opted by more families. In contrast to RWH, owing to the Swachh Bharat Mission, the awareness about sanitation is well spread, as per the matrix 75.5% of the people are aware of sanitation drive and are following the same in their lives. Further, there is a need to expand the understanding of energy efficient designs and thermal comfort in the dwelling units.

Human

62% of the families have improved their living standards after building their houses under the Mission. 87% of the beneficiaries agreed to the fact that owning a house has empowered them. A majority of respondents highlighted the fact their livelihood is dependent on their houses and has thus enhanced. Further, respondents acknowledged that because of

the house, their overall psychological well being has improved and so has their say in democratic processes. During the survey, beneficiaries were asked if they have say in the community, to which 61% from MP and 57% believes that they are having a say in the community. 84% of beneficiaries from MP were motivated to hasten the process. Many beneficiaries benefited from many schemes as a result of scheme convergence. 66.5 % of the recipients received benefits from other schemes as well.

The study undertaken was a pilot in four ULBs in two States and can be extended throughout the entire country, covering the other three verticals (CLSS, AHP, ISSR) of PMAY-U

“Having a house in my name has given me sense of security and enhanced my self-esteem. The house protects my children and there is nothing more I want. We are leading a dignified life in the society. This feeling is great.”

- Smt Sanno, Prayagraj



Glossary

Beneficiary

A beneficiary family comprises husband, wife, and unmarried sons and/ or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household.

Dwelling Unit

Dwelling unit means a single unit providing complete, independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

Household

A 'household' is usually a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. Here, one beneficiary family collectively considered as one Household.

Economically Weaker Section (EWS)

EWS households are defined as households having an annual income up to Rs.3,00,000 (Rupees Three Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.

Low Income Group (LIG)

LIG households are defined as households having an annual income from Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with MoHUA.

Middle Income Group (MIG)

MIG - I households are defined as households having an annual income from Rs.6,00,001 (Rupees Six Lakh One) up to Rs.12,00,000 (Rupees Twelve Lakh).

MIG - II households are defined as households having an annual income from Rs.12,00,001 (Rupees Twelve Lakh One) up to Rs.18,00,000 (Rupees Eighteen Lakh).

Mixed-Landuse

Mixed landuse development is the practice of allowing more than one type of use in a building or set of buildings which can be a combination of residential, commercial, industrial or other landuse

Mortgage

A mortgage is the transfer of an interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, an existing or future debt, or the performance of an engagement which may give rise to a pecuniary liability.

Central Nodal Agency

Nodal Agencies identified by Ministry for the purposes of implementation of Credit linked subsidy component of the PMAY-U (SBI, HUDCO, NHB).

State Land Nodal Agencies (SLNAs)

Nodal Agency designated by the State Governments for implementing the Mission

Nudge

A nudge is any aspect of the choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives.

Self-Help Groups

Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, one important characteristic of self-help groups is the idea of mutual support – people helping each other.


Tenure

Land tenure refers to the way in which land is held by an individual from the Government. It shows the relationships between the land holder and the State. The absolute ownership of land rests with the Government. Government gives proprietary rights to individuals or communities.

Urban Local Bodies

1. Urban Local Bodies (ULBs) are defined as an elected body that administers, governs and is responsible for running the civic affairs of a city or a town of specified population. There are several types of Urban Local bodies in India such as Municipal Corporation, Municipality, Nagar Panchayats and Sub-Urban Government Bodies

2. Urban Local Bodies (ULBs) are constituted for local planning, development and administration in the urban areas



“The dream of having a pucca house has been fulfilled. With the meagre source of income, it would not have been possible for us to construct a house. PMAY-U came as a silver lining in our lives. I work as a tailor. My daughters got married from the same house.”

- Smt Julekha Bano, Prayagraj

Annexures

Impact Assessment Study of PMAY-U Beneficiaries

जगह:

दिनांक:

1	लाभार्थी का नाम	
2	लाभार्थी की आयु	
3	पता	
4	फ़ोन नंबर	
5	आप में से कितने लोग घर में रहते हैं	पुरुष: महिला:
6	18 साल से कम के कितने बच्चे	पुरुष: महिला:
7	घर में कितने 60+ साल के लोग हैं	पुरुष: महिला:
8.	घर में विवाहित जोड़ों की संख्या	
9 (a)	क्या आपके बच्चों की शादी हो चुकी है	हां नहीं
9 (b)	क्या आपके विवाहित बच्चे आपके साथ रह रहे हैं	हां नहीं

ABOUT PMAY-U

1	आपको PMAY(U) के बारे में कैसे पता चला	<ol style="list-style-type: none">1. निर्वाचित प्रतिनिधि2. यूएलबी- अभियान/मेला3. समाचार पत्र4. रेडियो जिंगल5. टीवी6. विज्ञापन7. वर्ड ऑफ माउथ8. दोस्त9. अन्य-
2	आवेदन प्रक्रिया की कुल अवधि क्या थी	<ol style="list-style-type: none">1. 1-3 महीने2. 3-6 महीने3. 6-9 महीने4. 9 महीने से अधिक
3	क्या आपको यूएलबी से demand assessment फॉर्म भरने में सहायता मिली?	हां नहीं
4	कितनी किश्तें मिली	<ol style="list-style-type: none">1. एक2. दो3. तीन4. चार5. पांच
5	क्या आपके घर को सभी चरणों के लिए जियो-टैग किया गया था	हां नहीं कितनी बार?
6	क्या पूरी प्रक्रिया में कोई परेशानी आई, अगर जवाब हां है तो कारण बतायें	हां नहीं कारण-
7	सर्वेक्षक से आपको किस प्रकार का सहयोग मिला	<ol style="list-style-type: none">1. उन्होंने मुझे निर्माण प्रक्रिया में तेजी लाने के लिए प्रेरित किया2. मैंने अपने घर की जियोटैगिंग के लिए भुगतान किया

		3. कोई समर्थन नहीं
8	क्या आपको स्कीम की पूरी प्रक्रिया समझाई गई थी	हां नहीं
9	घर बनाने में कितना समय लगा	1. Within 1 year 2. 12-18 months 3. 18-24 months 4. Above 24 months
10	PMAY(U) के साथ आपको किस अन्य योजना से लाभ प्राप्त हुआ	1. आयुष्मान भारत 2. उज्जवला 3. उजाला 4. सौर ऊर्जा 5. PM- Swanidhi 6. उपरोक्त में से कोई नहीं
11	क्या आपको किसी भी लाभ के लिए कोई पैसा देना पड़ा	हां नहीं
12	Demand assessment के दौरान क्या आपको चार कार्यक्षेत्रों में से एक विकल्प दिया गया था	हां नहीं
13	यूएलबी के साथ आपका समग्र अनुभव कैसा रहा	1. बहुत अच्छा 2. अच्छा 3. औसत 4. खराब 5. बहुत बुरा
14	क्या इस प्रक्रिया में कोई भ्रष्टाचार शामिल था	हां नहीं
15	आपने यह vertical क्यों चुना	1. आपके पास अपनी जमीन है 2. आपकी पसंद 3. कोई भूमि नहीं

SOCIAL

1	इस घर से पहले आपका घर कैसा था?	<ol style="list-style-type: none"> 1. एक झोपड़ी (कच्चा घर) 2. टिन की छत 3. कच्ची फर्श 4. किराये का मकान (कच्चा) 5. किराये का मकान (पक्का) 6. अन्य <p>किराया-</p>
2	आप पहले कहाँ रहते थे	<ol style="list-style-type: none"> 1. इसी जगह पर 2. दूसरी जगह (२ किलोमीटर के अंदर) 3. यहाँ से २ किलोमीटर से ज्यादा दूर
3	आपको किस तरह की समस्याओं का सामना करना पड़ा	<ol style="list-style-type: none"> 1. भौतिक संरचना (physical damage) 2. सुविधाएं 3. सेवाएं (school, college, etc.) 4. नीजता और सुरक्षा
4	आपके नए घर में जाने के बाद क्या बदल गया:	<ol style="list-style-type: none"> 1. परिवार में ज्यादा समृद्धि 2. समाज में भागीदारी 3. आप किसी स्वयं सहायता समूह से जुड़े 4. आप किसी सामुदायिक समूह से जुड़े 5. समुदाय में आपकी पूछ बढ़ी
5	महिला- आपको मलिकाना हक़ पा कर कैसा लगा रहा?	<ol style="list-style-type: none"> 1. सुरक्षा 2. गरिमामय और गौरवान्वित 3. उपरोक्त सभी 4. अन्य (उल्लेख)
6	क्या घर आपको सशक्त महसूस कराता है, अगर जवाब हां है तो कारण बतायें	हां नहीं

7	क्या आपके घर में आने वाले मेहमानों की संख्या बढ़ी है	हां नहीं
8	पिछले एक महीने में कितने रिश्तेदार/मित्र आपसे मिलने आए?	1. 0-5 2. 5-10 3. 10-15 4. 15 or more
9	क्या आपके घर निमंत्रण आने बढ़े हैं?	हां नहीं
10	क्या कोई समुदाय स्तरीय समिति है जिसका आप हिस्सा हैं (यदि हाँ), तो आप कब सदस्य बने	हां नहीं कौन सी समिति?
11	क्या आप अपने आस-पास दूसरों की मदद कर रहे हैं (यदि हाँ), तो कैसे	हां नहीं
12	क्या आपने दूसरों को PMAY(U) के बारे में बताया है	हां नहीं
13	क्या घर ने आपके बेटे/बेटी के लिए शादी करने में आपकी मदद की है?	हां नहीं
14	आप कितना सुरक्षित महसूस करते हैं, खासकर आपकी बेटी/घर की महिलाएं	1. पूरी तरह से सुरक्षित 2. संरक्षित 3. पहले से बेहतर
15	क्या आपको सुरक्षित महसूस कराता है	1. भौतिक संरचना 2. आत्मसम्मान में वृद्धि 3. सामाजिक सम्बन्धों में सुधार

16	क्या आपने अपने क्षेत्र के प्रॉक्टर/एमएलए/सांसद से संपर्क किया है, यदि हां, तो किस बारे में	हां	नहीं
17	समुदाय/विस्तृत परिवार में आपका कितना दबदबा है	हां	नहीं
18	क्या आपके घर में कोई स्कूल ड्रॉप आउट बच्चे हैं	हां	नहीं
19	क्या कोई कॉलेज जाने वाले लोग कौशल सीख रहे हैं	हां	नहीं
20	क्या आपके बच्चों के दोस्त आपके घर आते हैं	हां	नहीं
21	आप अपने घर में किस तरह की मीटिंग या गेट टुगेदर अटेंड करते हैं या होस्ट करते हैं	<ol style="list-style-type: none"> 1. जन्मदिन समारोह 2. विवाह समारोह 3. धार्मिक समारोह 4. कोई अन्य (उल्लेख करें) 	

ECONOMIC

1	आपकी घरेलू आए कितनी है	
2	घर मिलने के बाद आपके परिवार के कितने सदस्य काम कर रहे हैं	<ol style="list-style-type: none"> 1. बढ़ा हुआ 2. वही
3	क्या आपके परिवार के आए घर चलें के लिए पर्याप्त है?	हां नहीं
4	आपके परिवार के पास कितने बैंक खाते हैं, कौन सभी	कुल- जनधन अकाउंट की संख्या-
5	घर की कुल लागत क्या थी	

5	आपको किशतों के रूप में कितना पैसा मिला	
6	आपने घर में कितना निवेश किया	
7	आपने लाभार्थी हिस्से की व्यवस्था कहाँ से की	<ol style="list-style-type: none"> 1. दोस्त, रिश्तेदार या पड़ोसी 2. ऋण 3. गिरवी रखना 4. स्व-निवेश
8	क्या आपको किसी SHG या सामुदायिक समूह से पैसा मिला?	हां नहीं
9	क्या आपको बैंक से ऋण मिला?	हां नहीं
10	PMAY(U) सब्सिडी का आप पर क्या प्रभाव पड़ता है	<ol style="list-style-type: none"> 1. वित्तीय सहायता 2. बदली हुई जीवन शैली 3. सुरक्षा
11	आपने अपने घर का निर्माण शुरू करने के लिए PMAY(U) का इंतजार क्यों किया?	<ol style="list-style-type: none"> 1. धन की कमी 2. निर्माण में आसानी 3. कोई अन्य
14	क्या आपने गृह निर्माण के लिए वाहन या आभूषण जैसी किसी संपत्ति को गिरवी/बेचा था	हां नहीं
15	क्या घर के निर्माण से आपकी बचत पर प्रभाव पड़ा है, यदि हाँ, तो कितना	हां नहीं
16	क्या आपने स्वयं घर का निर्माण किया (श्रम सेवाएं प्रदान करके)	हां नहीं
17	घर के निर्माण में परिवार के कितने सदस्यो ने सहयोग किया	
18	आपने निर्माण सामग्री कहाँ से प्राप्त की	<ol style="list-style-type: none"> 1. Within 2 kms 2. 2-4 kms 3. Above 4 kms

19	क्या आपको निर्माण के दौरान मूल्य वृद्धि के किसी मुद्दे का सामना करना पड़ा?	हां	नहीं
20	क्या यूएलबी ने निर्माण में तकनीकी सहायता प्रदान की	हां	नहीं

PHYSICAL

1	आपके घर में किस तरह की सुविधाएं हैं	<ol style="list-style-type: none"> 1. शौचालय 2. स्नानघर 3. रसोई 4. उपरोक्त सभी 	
2	क्या आप जिस स्थान पर काम करते हैं वह आपके घर से अच्छी तरह जुड़ा हुआ है	हां	नहीं
3	आप जहां रहते हैं वहां से अस्पताल या पीएचसी कितने पास है	हां	नहीं
4	आपके बच्चे स्कूल कैसे जाते हैं	<ol style="list-style-type: none"> 1. पैदल 2. साइकिल 3. बस 4. टेम्पो 	
5	आपके पड़ोस में कितने स्कूल हैं	<ol style="list-style-type: none"> 1. 0-2 2. 2-4 3. Above 4 	
6	आप अपनी किराने का सामान कहाँ से खरीदते हैं	<ol style="list-style-type: none"> 1. Within 2 kms 2. 2-4 kms 3. Above 4 kms 	
7	क्या आपके बच्चों के लिए खेल का मैदान है	हां	नहीं

8	क्या आपके स्थान के आसपास कोई सामुदायिक केंद्र है	हां	नहीं
9	क्या आपके पास रसोई गैस का कनेक्शन है	हां	नहीं
10	क्या आपके घर के आस-पास आंगनबाड़ी/ शिशुगृह है	हां	नहीं
11	क्या आप बच्चे आंगनबाड़ी की सेवाओं का उपयोग करते हैं	हां	नहीं
12	क्या आपके आस-पास की गलियों/सार्वजनिक क्षेत्रों में साफ-सफाई है	हां	नहीं
13	क्या यूएलबी कचरे को अलग करने में मदद करते हैं, क्या आपके पास अलग डिब्बे हैं	हां	नहीं
14	आप किस तरह के बल्ब इस्तेमाल करते हैं	1. LED 2. Any other	
15	क्या आपके पास 24 घंटे पानी का कनेक्शन है	हां	नहीं
16	क्या आपके पास बिजली का कनेक्शन है, क्या बिजली कटौती होती है	हां	नहीं कटौती का समय-
17	आप काम पर कैसे जाते हैं	1. साइकिल 2. बस 3. ऑटो 4. अन्य	
18	निकटतम सार्वजनिक परिवहन मोड कितनी दूर है	1. 500 m 2. 500m – 1 km 3. 1km-1.5km 4. Above 1.5km	

19	क्या कोई पार्क है जहां आप या आपका परिवार चल सकता है, व्यायाम कर सकता है	हां	नहीं	
20	आपके पास में से कौन से समान हैं?	समान	घर मिलने से पहले	घर मिलने के बाद
		TV		
		Fridge		
		Cooler		
		Washing Machine		
		Mixer Grinder		
		Sofa		
		Bed		
		2- wheeler		
		3- wheeler		
4- wheeler				

HUMAN

1	आपकी शैक्षणिक योग्यता क्या है	1. कोई योग्यता नहीं 2. 5वीं तक 3. 10वीं तक 4. 12वीं तक 5. स्नातक
2	आपका व्यवसाय क्या है	
3	क्या आपके व्यवसाय में घर की कोई भूमिका है	हां नहीं

4	क्या आपके घर में शिफ्ट होने के बाद आपके परिवार की रुग्णता में कोई बदलाव आया है	हां	नहीं
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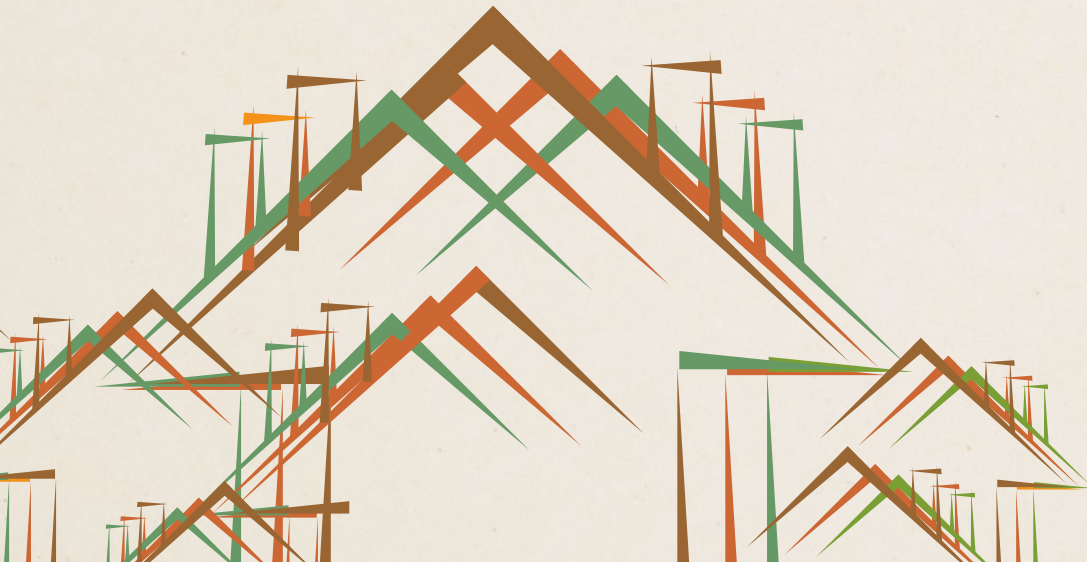
ENVIRONMENT

1	क्या आपके पास वर्षा जल संचयन प्रणाली है	हां	नहीं
2	क्या यूएलबी की ओर से जल संचयन प्रणाली के बारे में कोई जागरूकता अभियान चलाया गया है?	हां	नहीं
3	क्या आपके पड़ोस में कोई स्वच्छता अभियान चलाया जा रहा है	हां	नहीं



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