



Ministry of Housing and Urban Affairs Government of India



#### TRANSFORMING Empowering Women through PMAY(U)

Spring of

India is Moving from Women Development to Women-Led Development









#### Foreword



Pradhan Mantri Awas Yojana-Urban (PMAY-U) has been transforming lives of urban poor by providing them all weather pucca houses with basic amenities along with necessary physical and social infrastructure. Scheme at its very core empowers women, the houses constructed or acquired are in the name of the female member of the household or in the joint name with lady's name at first. Every house constructed under the Scheme ensures dignity of living for the women of the household by providing basic civic amenities like a toilet facility, regular water supply, a proper kitchen with gas and electricity. I am happy to share that against the total assessed demand of 112 lakh houses, Ministry has already sanctioned 111 lakh houses; out of which, 73 lakh houses are in various stages of construction and over 43 lakh have been delivered.

On the occasion of International Women's Day 2021, PMAY-U is celebrating the spirit of womanhood and has brought out this Compendium which contains life transforming stories of the women beneficiaries of PMAY-U who have been felicitated on 1st January 2021 for the most aesthetically constructed BLC houses. It has encapsulated their journey and emotions that come with the pride of owning their dream house. I am confident that these life transforming stories will inspire women at a large. Along with the beneficiaries, the concerted efforts of women associated with the Scheme at National and States/UTs level have yielded desired results.

As our Hon'ble Prime Minister says "the key to the house opens the door to many opportunities", my Ministry is fully committed to realise his vision of 'Housing for All' by 2022. Access to better housing 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.

During my interactions and visits to various parts of India, I have seen how our women beneficiaries have put every inch of their houses to productive usage through various trades and vocations. No doubt, PMAY-U house has succeeded in providing wings to the entrepreneurial dreams of our women beneficiaries. In addition to housing, my Ministry ensures a holistic approach to change management for the beneficiaries through the platform of 'Angikaar'.

I appreciate the efforts of Shri Amrit Abhijat, Mission Director, Housing for All, and all his team members, States/UTs and other key stakeholders for putting in concerted efforts in fulfilling the dream of urban poor and for compiling success stories of award winning beneficiaries in this Compendium. My sincere compliments to all beneficiaries who have willingly come forward to share their journey and expressed experiences on owning a house of their own.

Shisha

(Durga Shanker Mishra) Secretary, Ministry of Housing and Urban Affairs

New Delhi 08.03.2021

# **B SARASWATHI**



#### ANDAMAN AND NICOBAR ISLANDS



Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] Scheme has proved to be a blessing for millions of people and one such satisfied couple is **B Saraswathi and B. Veera Swamy** from Port Blair, **Andaman and Nicobar Islands.** 

B Saraswathi is a housewife. B.Veera Swamy supports his family by working as a painter. The couple is parents to a young son. Like everyone else, Saraswathi too dreamt of having her own house but since her husband is the only earning member of the family, she buried her desires and was forced to live in a rented house for years. The house had restrictions on usage of water and electricity. However, life moved on for them.

Amidst this dismay, a ray of hope emerged when she heard about the PMAY(U) through the announcements made in her area. Saraswathi persuaded her husband to apply for the Scheme. Eventually, they received funds to construct the house and today, the family is a proud owner of a newly constructed house, comprising of a bedroom, hall, kitchen along with toilet and bathroom facilities.

Saraswathi and Veera Swamy express their gratitude towards the Central Government for implementing PMAY(U) successfully and making their dream of affordable housing come true.

The home has instilled confidence in Saraswathi and Veera Swamy's life. They are no more concerned about their safety and security. The home has helped them in gaining social respect in society as well.

## **ETWARI** Devi



#### **ANDAMAN AND NICOBAR ISLANDS**



Late Etwari Devi was a proud PMAY(U) beneficiary from Port Blair, Andaman and Nicobar Islands.. She was able to construct a house for her family after availing the benefits under the Scheme. Etwari Devi is survived by her three sons, a daughter-in-law and two grandchildren.

Her eldest son Lohar Singh Nag, who works as a private labour, said that his mother had struggled all her life to bring up her three sons since the death of their father.

He states that before having a pucca house, they lived in a kutcha space in a deplorable condition. The house had no water connection, no provision for toilet and bathroom. He also said that the family survived on the meagre pension which their mother got. The financial constraints made it difficult for them to think of anything better apart from basic survival.

With gloomy days around, PMAY(U) came as a blessing in disguise for the family and Etwari Devi applied for the same in the Port Blair Municipal office.

Eventually, the construction of the house started with due verification of documents. Lohar Singh says that because of her mother, they are living a decent life. The home has helped them in getting a secured future.

"We are happy and leading a more respectable life in society. We are thankful to the Government of India and Port Blair Municipal council for all the assistance provided to get the pucca house," he adds.

## **C RAMANI** Amma



#### **ANDAMAN AND NICOBAR ISLANDS**



PMAY(U) has transformed the lives of **C. Ramani Amma** and her husband **B K Pillai.** Their dream house got constructed after they availed the benefits under the Scheme. Pillai supports a family of two members - his wife and a son. He had been struggling hard in life to make ends meet for his family.

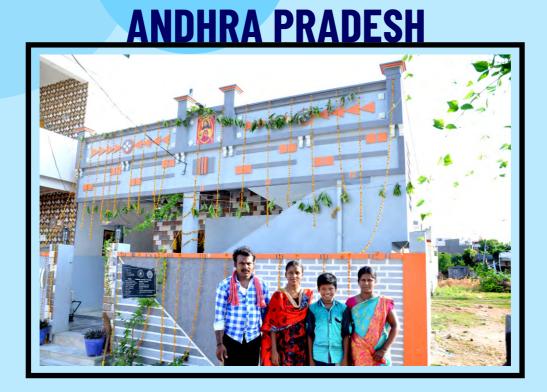
Ramani says that with her husband's little earnings, life was very difficult for them. They had to pay the rent, water and electricity bills along with their limited resource. While she wanted to have a home of her own, the financial conditions stopped her to do so.

When she heard about PMAY(U), Ramani asked Pillai to apply for the same. Subsequently, after documents verification, he was informed about his eligibility and the process flow of house construction.

Pillai says that he had never thought that their dream of owning a pucca house would be fulfilled so soon. "Today, sitting at my newly-built house under PMAY(U), I express gratitude towards the Government of India and Port Blair Municipal council for the fruitful implementation of the Scheme which has provided us not only a sense of security for the future but has also helped us gain social respect in the society," Ramani added.

## **MUNGI** Santhi





**Mungi Santhi** (33) and her family are the role models in her community. At Nandigama Nagar Panchayat of Krishna District in **Andhra Pradesh**, the neighbours envy them for the phenomenal life transformation the family has gone through, courtesy a pucca house with the assistance of Pradhan Mantri Awas Yojana – Urban (PMAY-U).

She and her husband were conventional rag pickers and the family's traditional livelihood was piggery. They earlier lived in a kutcha house which did not even have a toilet in it. With the meagre income, a pucca house seemed like a distant dream!

Helped by acquaintances, she got enrolled under PMAY (U) and that's was the beginning of the turnaround in their life.

Once they moved into a new and pucca house, their aspirations for a better life found a concrete base. The family is now engaged in organised rag picking using a cycle cart.

"We have dropped piggerry and our rag picking exercise is now more hygienic," says Mungi Santhi. That was not the end of story. That was, instead, the beginning of a good life for them. "My husband has totally recovered from alcohol addiction and our livelihood has got better. My children are studying in a Government school," she adds.

In the community, the family's life transformation is much talked about. "They enquire with us on how we managed to build a new house. They congratulate us for finding our dignity in life," Mungi Santhi says.

## MANDHALAPU Ananthalakshmi



A PMAY-U pucca house is not just about proper sanitation and safety. It gives people a new found confidence to initiate life changing decisions that impact next generations.

In Addanki Nagarapanchyat of Prakasam district of **Andhra Pradesh**, **Mandhalapu Ananthalakshmi** lives with her husband and three children. The family is into buffalo rearing and with the meagre income, they hardly ever thought of giving higher education to children.

"Our life's ambition was to get a good house for safe and secured living," says Ananthalakshmi who earlier had a small house with temporary roof. "We were so poor that affording labourers for construction was difficult. So our family members decided to take up the construction work themselves. We all toiled hard physically," she adds.

#### ANDHRA PRADESH

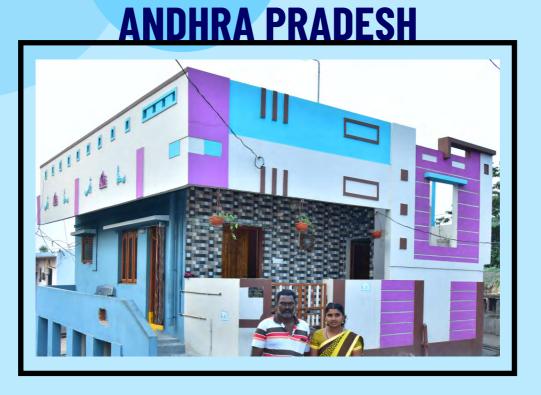


Now Ananthalakshmi and her family are happy on getting a new house under PMAY (U). But what surpasses every feeling is the fact that, now, they are sending her eldest daughter to college. "The new house has given new birth to us. We shifted from open defecation to using toilet inside our home. It gave us a sense of dignity. During discussions with husband, we decided to give higher education to our daughter. I want my children to find a good job and have better and secured livelihood", Ananthalakshmi says

"Relatives and neighbours look at us with more respect now," she added.

## **SATRABOINA** Durga





**Satraboina Durga** lives in the coastal city of Vishakhapatnam with her husband **Appanna**. They belong to a backward community. The family lived in a hut and they earned their livelihood by working as manual labours at construction sites by carrying bricks, sand, steel and other material.

The living conditions were terrible for the family. They faced major fire accidents due to the thatched roof. Their lives were always in danger. They would spend Rs. 6000 to 8000 in replacing the thatched roof. It appeared like there was no respite from their ordeal. It was at this time that the ULB conducted a survey and allotted a house to the family under PMAY (U). They dismantled the hut and began the construction of a two-bedroom house with a hall, kitchen and toilet. The ULB had provided all the civic amenities such as water supply, underground drainage, roads, street lighting and anganwadi building

"Hailing from a backward community this development, being the proud owner of a pucca house with all amenities means a lot to me". "We have been able to provide a good environment to our children, we will provide everything in our means for them to study so that they get good jobs and don't end up having a life like us". This house is a stepping stone for a better and brighter future," Satraboyina Durga said.



## **PONGLU** Phuska Rangjang

#### **ARUNACHAL PRADESH**



**Ponglu Phuska Rangjang** and her husband **Phoyang Rangjang** are residents of PWD Colony, Khonsa, Tirap district, **Arunachal Pradesh**. Phoyang is a farmer. His income is dependent on contractual work and the money earned by him is barely sufficient to take care of the family expenses.

With the little income, Ponglu ran the family in great difficulty. They lived with their two sons in a kuccha house to save on rent and other expenses. The house was, however, in a bad shape. The extreme weather conditions made it difficult for the family to lead their lives in the kuccha house. They longed for a pucca house. It was her dream to live happily with the family in a pucca house without worrying about the monsoons or scorching summers.

As the couple looked for options to construct the home, Phoyang Rangjang came to know about PMAY(U) Scheme. He then approached the ULB for further procedure and eventually, the family got funds under PMAY(U) to construct a home.

Phoyang Rangjang says, "The Scheme came as a boon in our lives. We were able to build a good, spacious and comfortable house with a nice garden. My children are happy. They are able to study without any problem. Earlier, the relatives looked down upon us, but now their attitude towards us has changed."

He credits his wife for bringing the change in their lives. She was the one who encouraged him to construct the home. Unfortunately, she got detected with cancer months after they moved to the new home.

Phoyang Rangjang says that the home has made their lives easy. "I'm thankful to the government for giving us a roof over our head. Now we can sleep peacefully," he concludes.

## **ROTO** Ampi



#### **ARUNACHAL PRADESH**



**Roto Ampi and Roto Tath**, residents of Ziro, Lower Subansiri district of **Arunachal Pradesh**, moved into their pucca house just a few months ago. The house has ensured an improved life with dignity and respect for the family. Roto Ampi wanted to build a pucca house for the betterment of their kids and Roto Tath supported his wife. He shared that his previous experiences of staying in a kuccha house have been harrowing.

"For me, the past has been a nightmare. So, I wanted to build a pucca house, especially for my children. We lived in a hut with no privacy or space. It was important to provide a space and good environment to children," he said.

Roto Tath narrates that the climate conditions in Ziro Valley is tough as it gets cold during the winters, with temperature dropping down to -7 degrees. It is under these climatic conditions that his family spent several winters in a kuccha house. Thus, he aspired to provide a comfortable and spacious all-weather pucca house for his family.

It was like a dream come true when he learnt about the PMAY(U) Scheme. The couple put in all their savings and money earned from farming into constructing the house. It is their dream house and they explain that seeing their family living in a spacious and comfortable house is a huge sigh of relief.

"With the right environment and basic amenities, my children are excelling in their studies. The quality of life has improved and I feel like a rich landlord," he concludes.

## PHASSANG YATUP



#### **ARUNACHAL PRADESH**



**Phassang Yatup** and her husband **Gyamar Maku** live in PTC Forest Colony, Banderdewa, Itanagar, **Arunachal Pradesh**, with their four children. The couple lived in a deplorable condition in a kuccha house with their family. They had been working hard for several years to put aside some money and build a pucca house that is comfortable and safe for their children. Gyamar is a daily wage earner. Due to the low income, they couldn't afford to pursue the dream of building the house. The expenses of the family made it difficult for them.

Phassang and Gyamar faced a lot of inconvenience in the kuccha house, especially during the extreme weather conditions. She says that her children constantly told them that they didn't like the house and wanted to move out.

"The desire to build a house was our only goal in order to provide a secured future to our children. Looking at their condition, it was frustrating for us to continue living in that space," Phassang Yatup explains.

As the couple looked for opportunities to build their own house, she came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] Soon, Phassang approached Itanagar Municipal Corporation to avail the benefits of the Scheme. Her application was approved and eventually, she was sanctioned a house. The couple built a pucca house with four rooms, along with basic amenities like kitchen and toilet facilities.

Mrs Phassang Yatup says, "It's been an emotional journey for us with ups and downs. The smiles on our children's faces explain how happy we are. Now, they are able to study properly and have big aspirations in life."

Phassang Yatup and Gyamar Maku are extremely thankful to the Government for the financial support. "It means a lot to have a permanent house that would last a lifetime," they say.

## **SANJITA** Swargiyary





**Sanjita Swargiyary** and her husband **Ganesh Boro** reside in Howly, Barpeta district, of **Assam** with their two sons. Their only source of income was the money Ganesh earned as a tractor driver and as a farmer. Previously, the family lived in a hut with thatched roof which was very uncomfortable and unhygienic, especially during the monsoons.

Sanjita dreamt of building a pucca house which is comfortable and spacious with separate rooms for their children to study. However, their weak financial position and the consequent fear of loans discouraged her. It was then she came to know about PMAY(U) Scheme and she soon, acted upon it. Apart from the government fund, they put in all their savings in the construction of their house.

"Nothing can be compared to owning a pucca house. I am a proud owner of a beautiful house, I have a better kitchen to cook and my sons have separate rooms for themselves, it gives the right environment to focus on their education," Sanjita said.

## NINAKALA Gajirel





**Ninakala Gajirel** and **Kharananda Gajirel**, both above 80, live with his son and his wife in Gohpur, Biswanath District, **Assam**. At this age, Kharananda supports his family by working as a farmer and his son works in a book shop. The father-son duo together earns Rs 10,000. The family lived in a kuccha house with minimal facilities.

The family was not financially strong to build a pucca house and they continued to live in the existing poor conditions. It was Ninakala Gajirel who was looking for options to seek assistance so that they could build a house which was comfortable and spacious. She believed that their condition will never change if they did not stretch enough.

When a neighbour told her about PMAY(U), she went to the ULB office to find out about the Scheme and after due verification, a house was sanctioned to them. The family got together and build the home of their aspirations.

Ninakala Gajirel saya, "I am happy to have our own pucca house and, also, a better kitchen. I thank Hon'ble Prime Minister for providing us with a pucca house."

## **KANAKLATA** Bora





**Kanaklata Bora** is a 60-year-old widow living with her five sons and daughter-in-law at Sokrahi, Lakhimpur district, **Assam**. She runs a small grocery shop with the help of her son apart from farming. The shop does not yield much income and is not sufficient to run a family of seven.

Their poor financial condition made it impossible for Kanaklata to construct a pucca house. She continued to live with her family in the kuccha house with space constraint. Privacy for the married son was also an issue. They also faced other problems that came with weather conditions.

Another issue that kept bothering Kanaklata was her other sons' wedding. She thought they may not get good alliances if they continued to live in the dilapidated house.

PMAY(U) Scheme helped Kanaklata in realising her dreams and giving his sons a safe and secured future. Her sons also joined hands and helped her in building the house with ample space and rooms for each member.

Now, Kanaklata is a proud owner of a pucca house. Her elder son also got married after the completion of their house. She smiles and adds, "The house is a new beginning in my sons lives and new innings in my own home."

## **MEHARUN** Nisha





**Meharun Nisha** lived with her husband **Mohammad Azhar Ali** in a kutcha house, Dumraon, Buxar district of **Bihar**. The couple has a son and two daughters. The family of five found it difficult to live in the small house, but with the meagre income that Azhar made, it was not possible for him to provide his family with a decent standard of living. His income was sufficient to meet the day-to-day expenses of the family and provide education to his children. In this background it was impossible to build a pucca house, it just remained a distant dream.

While her husband worked hard to raise the family income. Meharun Nisha started working in a beedi factory and also gave tuitions for Urdu medium students to support him. The family was just managing things and one day, Dumraon Municipal Council announced PMAY (U) scheme. They immediately applied for a house under the Scheme.

Meharun Nisha says that it's definitely God's grace that their application was approved and they started the construction of their house. Over and above the financial assistance they received, the couple put in their savings and also borrowed money so that they could complete the house.

The family is now happily living in their comfortable house with all basic facilities like kitchen, toilet, electricity and drinking water connection etc. In her words, "Without PMAY(U) we would not have constructed our dream house in such a short span of time. My entire family extends thanks to Hon'ble Prime Minister and the State Government for implementing such a wonderful scheme for the poor people of the nation".

## **SUNITA** Devi



### **BIHAR**



**Sunita Devi** lives in Jamui Nagar Parishad with her husband and four children. Her husband works as a tractor driver and labour in a brick kiln. The family lived in a small kutcha house without basic facilities. Their financial condition did not permit them to build a pucca house, a dream that Sunita aspired for. The mud house in which they lived posed several problems in the monsoons, compromising on the safety and security of her family.

In 2016, the Urban Local Body (ULB) conducted a survey, it was then she came to know about the PMAY (U) Scheme. The couple applied for financial assistance under the Scheme which was approved after due verification.

Sunita Devi and her husband together built their house, they borrowed money and completed the construction of their pucca house with two rooms, kitchen, toilet/bath room, electricity and drinking water connection.

A beaming Sunita says, "It is a joy to live in a pucca house, it changes the way you look at things. We are able to provide quality life to our children".

## **SHARDA** Devi





**Sharda Devi** and her husband **Ramashankar Prasad**, live in Jagdishpur, Bhojpur district of **Bihar**. Ramashankar worked in flour mill. They were living with their children in a mud house with a thatched roof for the past twenty years. Life was not easy for the family, as the locality is prone to floods. They faced lot of problems like water flooding the house, damaging the mud walls. There have been several nights that they would stay awake. Lack of a proper toilet facility added to their woes. It was scary and unsafe for her and the children to go out in the night.

PMAY (U) Scheme, came as a blessing for the family under which they got financial assistance to construct a pucca house. Along with the Government grant, they took a loan and also put in all their savings into building a pucca house that made them feel safe, security and protected.

Sharada Devi says, "There is a dignity. My children's friends come here to play or for joint studies. Owning a house means you are settled in life. It is an important step in one's life, in my life."

## **MUMTAJ** Begum





**Mumtaj Begum** and her family are residents of **Chhattisgarh's** Dhamtari since the last three decades. She lives with her children. Unfortunately, her husband died a few years ago. To meet the family's needs, she started to work as a house help while her son took up the job of a mechanic.

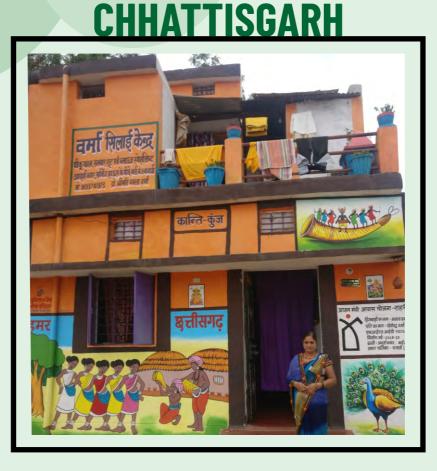
The family lived in a kuccha house due to poor financial conditions. However, her long-cherished dream was to build a pucca house for her family. When she got the information about the PMAY(U) Scheme from officials and ward councillor of Dhamtari Municipal Corporation, she applied for financial assistance. Within a stipulate time frame, Mumtaj Begum's pucca house was successfully completed.

"The financial assistance received through PMAY(U) Scheme fulfilled my dream of having my own home," she said. The home has given her a social status. She has economically benefitted from the home and she has now started saving for future. Her family too feels happy with the social change in their lives.

Mumtaj Begum is thankful to the Central and State Government for implementing this Scheme. "It provides better living conditions and respect to the poor in the society," she says.

## **MAMTA** Varma





**Mamta Varma** lives with her husband and two daughters in Kawardha in **Chhattisgarh.** They have been living in Kawardha since last 15 years, but due to their meagre income, the couple could not build a permanent home. Her husband is a teacher in a private school and Mamta supports him financially by working as a tailor.

She says, "Our family was living in a kuccha house made from a tin-based sheet. Often, wild monkeys used to damage the sheets and entered the house, thereby spoiling food and other things. The house had become very unsafe, especially for my daughters. We lived in miserable conditions during extreme weather conditions."

In such a situation, owning a pucca house was a dream for the family. When Mamta heard about the PMAY(U) Scheme, she applied for it. The family now resides in their own home which has all the basic amenities.

She says, "I feel safe now with my family in a pucca house and I'm no longer worried about the safety and security of my daughters. The home also keeps us protected from all weather conditions."

Mamata and her family are thankful to Hon'ble Prime Minister and Hon'ble Chief Minister of Chhattisgarh for her giving them their dream home.





#### **CHHATTISGARH**



**Anju Sahu** has been living with her husband **Prahlad Sahu** and two children in Dhamtari district, **Chattisgarh** since the last 22 years. Her husband is a teacher in a private school and gets a salary Rs 15,000 per month. It was too difficult for them to manage their expenses with the low income. They lived in a kuccha house where water dripped from the roof, the walls were shabby and doors and windows were broken. They faced a lot of hardships at the home. However, to save money, the family continued to stay in the kuccha house.

The couple came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] through a camp organized by the local body. After learning about the Scheme and its benefits, Anju applied for it.

"My family was happy to hear that the house was approved for the construction. We constructed our dream home with dedication, courage and hard work. We express our gratitude to Hon'ble Prime Minister and the State Government to establish my dream home, which I never expected. Now we live comfortably in the new house," Anju and Prahlad Sahu explains.

"We are very thankful for our new home and we wish that this Scheme continues so that all the needy people like us benefit from it. We are blessed that we have a pucca House," he adds.



## BHANGYABHAI Mundrabhai Varli

#### DADRA AND NAGAR HAVELI



**Bhangyabhai Mundrabhai Varli** hails from an extremely conservative tribe. As he was making a livelihood through farming on his ancestral land, he had given up on his dream of building a pucca house. He was illiterate and had no knowledge of any social welfare schemes of the government. Bhangyabhai doesn't keep well these days and stays at home. His son Dharmesh was employed in a private company and due to COVID-19 he lost his job. Currently he drives an auto for livelihood and takes care of his parents, wife and two children.

The area where Bhangyabhai lived was low lying and it would be inundated during the monsoons. Water logging in front of the house was a major problem. The kutcha house had only one room and it was difficult for the family to accommodate themselves in such a small space. When he became a grandparent, it was all the more difficult. A spacious house was the immediate need, but he had no money to construct a house.

In this regard, he would frequently visit the local leader to resolve the issue. During one such visit, he was told about the PMAY (U) scheme and how he was eligible to enroll himself to avail its benefits. He says that it was just like God himself has given the solution.

Bhangyabhai applied for the scheme without any delay. After some time, he was informed that his name is approved by the Government and some amount of money will be given to him to make a house. He soon began the construction of his house with the help of his son and local masons. He made it a point to raise the plinth level of the house during the construction to avoid the frequent water logging problem. Finally, they got a pucca house with two rooms, hall, a kitchen and toilet/bathroom. It brought peace to the family since they got a pucca house and no longer had to worry about space crunch and water logging.

A beaming Bhangyabhai says that now any guest would like to visit his home as it is clean and neat, this will apply to the God's above who will always reside in houses like this. He further says, "My grandchildren and their friends play around the house without any fear, now that I am getting old, I am happy that I have provided well for my family and they are in a better position to focus on other livelihood opportunities".

## **KANKU BEN** Patel



#### DADRA AND NAGAR HAVELI



**Kanku Ben Patel** and her husband live with their two children in Ahir Falia, Dokmardi, Silvassa. She works as a domestic house worker and her husband is a watchman at an industry nearby. The life transforming story of the family is heartwarming. She got married at a very young age and lived in dilapidated house made with mud walls and sticks. For a very long time, Kanku felt that she was destined to live a life in poverty.

Her problems never came to an end, she faced several challenges like a leaking roof, flooding, unhygienic kitchen and most importantly security issues as there were no toilet within the house. The fact that her children had to also lead a life like this bothered her very much.

As they say, fortune favours those who want to change their destiny. Her husband once saw a hoarding of the Hon'ble Prime Minister with information about the PMAY(U) Scheme. The couple went to the ward councilor and asked if they could be enrolled. They received financial assistance and the family collectively engaged in finishing the construction of the house. The new pucca house has brought pride, peace and happiness to the family.

Her experience influenced the community around her, from having lived in an era where women were oppressed and helpless and left to be dependent on their husbands. Once she got her own pucca houses, she mobilized other women in the neighbourhood to get enrolled in the scheme. She is proud that she is a change maker who brought confidence, self-reliance not just personally but to several other women.

The family does not stop thanking the Hon'ble Prime Minister for launching such a great Scheme for poor and homeless people.



## **RASHILA** Kishan Harpadiya

#### **DADRA AND NAGAR HAVELI**



**Rashila Kishan Harpadiya** and her husband **Kishan Chaniya Harpadiya** live with their four children and their families in a kutcha house. Her husband is a farmer who takes land from other landlords on lease basis and cultivates crops. The income he makes from it is shared with landlords. Two of her sons work in a private company. One of her daughters was married from the same kutcha house.

Rashila had tears in her eyes when she recalled the time her daughter got married. Due to the kutcha house, none of their relatives turned up. No one would even drink a glass of water from their home. It became very difficult for the family of 11 including four grandchildren to survive in the two room kutcha house without toilet or kitchen. Throughout her life she saw her family live with the troubles of mud walls and security issues.

One of the neighbours who got enrolled in the PMAY(U) Scheme suggested Rashila to enroll herself. With the help of financial assistance through PMAY (U) and by borrowing some money from her relatives, she was able to construct a pucca house for the family.

The new pucca house has brought fortune for the whole family. After the construction of the house, they were able to repay their debts and fortunately for her husband, the crops yielded good profits. Rashila says "My daughter feels safe and is able to focus on her education". When they lived in kutcha house, there was no TV, fridge or anything else. Now in the pucca house the family has bought a new fridge with so much of happiness.

Rashila says "As a farmer's wife, I have seen the ups and downs of life and no one notices the pain and tragedies that a farmer goes through. With a kutcha house and ever mounting debts, one cannot even dream of owning a house because there are mountain of obstacles that have to be crossed to earn bread for the family. PMAY(U) has made it possible for farmers to live under a concrete roof".

## **KOKILABEN** Manubhai Halpati



# DAMAN AND DIU

**Kokilaben Manubhai Halpati** and her husband **Manu Mangal** are from Nani, **Daman** and used to live in a kuccha house with their three children. Manu was a fitter by profession and is now retired. Kokilaben works as a sweeper in a nearby private school and earns about Rs 8,000 a month. Her son used to works in Ayushman Bharat and earns a meager income.

Living in a kutcha house comes with its set of problems. The house was in a low-lying area and water logging in rainy season was major concern. During rain water used to pour inside their house and the whole family had to take out the water with buckets the whole day making their children unwell. This kept Kokilaben worried about the health of her children yet they had no means to build a pucca house.

There was no toilet in the house and they had to walk a considerable distance for the same. One of their daughters got married in the old kutcha house and it was very difficult for the family to make arrangements for the ceremony. Even the relatives were not interested in attending the marriage. Kokilaben felt helpless and vulnerable.

During the course, the Urban Local Body (ULB) conducted an awareness drive on the PMAY(U) and the couple got to know about the Scheme. Soon they submitted their application in the ULB and got themselves enrolled under the Scheme. With the financial assistance from Government, they could manage to construct a pucca house.

Kokilaben says that this house showed them a way to lead a better life in a dignified manner. She now feels empowered, safe and secured in her new house. She is even more happy that the marriage of her second daughter and son would be in the new pucca house and she is confident that all her relatives will attend it.



## **LALITA** Bhayla Halpati

#### DAMAN AND DIU



Lalita Bhayla Halpati and her husband Bhayla Rama Halpati stay in Nani, Daman. Rama is a fisherman and the family used to live in a hut with their two children.

As a fisherman, his income was very low and he could only provide the family the basic needs of life. Low income and poor living conditions came with its own challenges. Privacy and safety of their daughter was a matter of worry for Lalita. The couple was unhappy that they could not provide a better environment in a well-constructed pucca house for their children.

PMAY (U) Scheme came into my life as a ray of hope says Lalita. The local ward councillor helped them connect with the Urban Local Body (ULB). As soon as they came to know about the Scheme, they applied for it as per the norms. After getting enrolled in the Scheme, they got financial assistance from the Government through Direct Benefit Transfer (DBT) and constructed their house.

Lalita's son Rakesh works as Home Guard in the same neighbourhood and got married to the girl he loved. Interestingly his wife also got a pucca house under PMAY(U) for her parents who live nearby.

Lalita is extremely grateful to the PMAY(U) Scheme and Government of India. In her words "I am extremely happy about the fact that we no longer have to worry about the poor living conditions or privacy issues. My children can now focus on their goals and aspire for other things in life".

## **JAYSHREEBEN** Sukarbhai Halpati





Jayshreeben Sukarbhai Halpati and Sukarbhai Somiyabhai Halpati reside in Andhia Sheri, Nani, Daman. While Jayshreeben works as a domestic help, her husband works in a private plastic company. Apart from their third daughter (two of them are married) Jayshreeben's, three brothers in-law also live with them in the two room kutcha house

Given the family size and small living space, it was very difficult for them to live in the house. There was no kitchen or toilet in the house. With the financial condition of the family, it was practically impossible for them to even think of building a pucca house.

PMAY (U) Scheme made it possible for her to achieve the dream of her own house. Once the local councillor told them about PMAY(U) the couple and the three brothers enrolled in the scheme. They received financial assistance from the Government, and with the additional saving they were able to build a pucca house. The house has two floors in which each of the brother got a two-room set registered on their name.

Jayashreeben is a happy mother today. She now wishes to get her third daughter married from the new house. She proudly mentions that this time she is getting good alliances for her daughter as they now live in a pucca house. All four families live in the same building, they not only share their happiness, they also share their food.

This house has helped her ensure safety, security and privacy of her daughter. "I am thankful to the Government of India for such a people friendly scheme that protects the interest of the poor" she says.

## **IVY** Cardoz





**Ivy Cardoz** is from **Goa**, who used to live in a kutcha house. Her husband **Julio Siquera** works as a cook in a local canteen and Ivy Cardoz is a housewife. Living in kutcha house was extremely difficult for them, especially during rains.

Due to constant leakage and water logging, their house became a breeding ground for mosquitoes and other insects, leading to severe infections. The house also lacked other facilities like water supply, electricity. Despite the poor condition of the house, the couple continued to live there as they couldn't afford building a pucca house.

It was when they heard about the PMAY(U) Scheme from Goa State Urban Development Agency. The Scheme made them realise their dream to build a pucca house.

Ivy Cardoz says, "Our life has transformed completely after moving into a pucca house. It's my own home and I'm proud of the fact. I can live according to my wish. I am happy that we took the risk and raised money and it was worth the effort. I thank my husband for giving me my dream house."

She adds that the house has also given them confidence to start their own business in the near future. "We plan to run a food stall someday," she adds.

"We are thankful to Hon'ble Prime Minister for helping people like us," Ivy Cardoz concludes.





#### **GUJARAT**



**Maru Arvinbhai** is a labourer and takes care of his whole family with his mother, elder brother, sister – in – law and their two children. His father is no more and the whole responsibility of the family lies on him and his brother. It was very difficult for him to even provide good shelter to his family with the low income. He decided to live in a kutcha house in order to save money to build a pucca one.

However with the meagre income it was very difficult for him to provide a good life to his family. In a house covered with polyethene sheets, rain used to seep from the roof and the family would start collecting water in buckets and vessels. In order to not get drenched the children would take shelter under the bed.

While he was struggling with all these difficulties, a friend informed him about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] scheme where government provides subsidy to make a pucca house. This scheme gave a ray of hope to him that he can build his own pucca house.

He went to the Kalavad Municipal Corporation and filled the form and provided all necessary documents. After some days he was informed by the officials about the amount sanctioned and he is permitted to start building his home. With the help of PMAY(U) scheme and his own saving, he built his house with separate bedrooms, hall, kitchen along with toilet and bathroom attached. He recalls that in the kutcha house his mother used to sticks and coal as fuel to cook and this made everyone choke the smoke spread all over the house. Now his mother is very happy as they have a separate kitchen and gas connection and its safe and there is no smoke also.

It was indeed a proud moment for the family to shift to a new pucca house where they don't have to worry about rain, wind or any problem. He and his family are thankful to the Hon'ble Prime Minister and Government of India.

## **TANKARIYA DIPTIBEN** Anilbhai



#### **GUJARAT**



Tankariya Diptiben Anilbhai always had a dream of having her own sweet Home. She and her husband Anilbhai Tankariya, and their two children were living in a kuccha house which was almost 50 years old.

With her husband's meagre income as a tailor, it was very difficult for her to fulfil her dream of a house. She also had to take care of the education of her growing children as they had joined college. Dipti had almost forgotten about her dream of owning a pucca house which would have a kitchen and attached bathroom.

When she came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], Dipti and Anilbhai visited Nagar Palika office and asked about the scheme details. Initially, she found it unbelievable that she need not return the money she received from the Government. With the guidance of a ward councillor, she applied for the Scheme and was sanctioned a house. She was very happy to know that she can now get her dream house built.

It came as a pleasant surprise that she could fulfil her dream. Now, in the pucca house, she made it a point to build a separate puja room, her children have a separate room and they can focus on their studies without any disturbance.

She and her family are thankful to Hon'ble Prime Minister for such a wonderful scheme that helps people realise their dream of owning a pucca house.

## **PATEL MINABEN** Rameshbhai



#### **GUJARAT**



Immense changes have been noticed in the daily lives of people after getting a pucca house under PMAY(U). The dream of owning a house in a city has come true for many, including **Minaben Rameshbhai Patel**, who used to live in a single room with a kutcha roof along with her husband and two children. Her husband **Rajubhai** works in a private shop. The entire locality was a low-lying area with about 15 kuccha houses including theirs. The monsoons brought misery as there was water stagnation, a breeding ground for mosquitoes which spread diseases and infections. Their kuccha house has a low floor level which resulted in water logging. There was no toilet facility in the house and she had to use the community toilet outside.

Minaben came to know about PMAY(U) Scheme through an advertisement issued by Vapi Municipality. She along with her husband visited the Municipality office and understood the whole scheme. She filled the form and submitted the required documents, after which Minaben got direct benefits into her bank account at different stages of construction.

She got her house constructed with one bedroom, hall, toilet-bath facilities, wash area and kitchen. In her new house she has got facilities of water supply, drainage and electricity. She is very happy and respected by the people in her society and feels healthy as she lives in a better environment.

She is proud that out of all 15 houses in the locality, her house looks the best and people praise the couple for it. This whole transformation has a ripple effect. Now the entire society has been enrolled in the scheme. The whole society appreciates Minaben Rameshbhai Patel and her husband for encouraging them to get enrolled in the scheme.

She is thankful to the Hon'ble Prime Minister, Hon'ble Chief Minister of Gujarat and the Vapi municipality for helping her to get her own pucca house.

# RANI



#### HARYANA



**Rani**, 54, works as a labourer to run her family. She is a widow and has the responsibility of raising her two children. Rani lived in a single room for several years with her kids. She always wanted to build a home for her family, but that dream was far-fetched due to financial constraints.

In 2015, the roof of their kutcha house collapsed, and then, a permanent space became a necessity for the family. "I kept thinking how I can give my kids a safe home. With my income, the daily household expenses could be taken care of and to own a house was just not possible," Rani said. She had no money to repair the roof and was forced to live in the damaged house.

While she continued to stay in the kutcha house, she learnt about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. The Scheme made her life very easy as she received a total assistance of Rs 2.50 lakh through Direct Benefit Transfer (DBT) to construct her new house.

Rani is now a proud owner of a two-room set pucca house, where she happily lives with her children and feels secured for them.

## **ANJU** Rani



#### HARYANA



**Anju Rani** and her husband **Jagdish** lived in a cramped dilapidated house for 43 years in **Haryana's** Yamunanagar. Their two children were raised in the same house, which did not have sufficient space for the family of four.

"In rainy seasons, water dripped from the roof. In such a situation, enhancing and constructing a bigger permanent house was a necessity. However, due to my low income, I could not fulfil the needs of my family," Anju recalls.

The family's fate changed after they came to know about PMAY(U) Scheme. A total assistance of Rs. 2.50 lakh was received in three instalments. The construction of their pucca home was possible only because of the financial support under PMAY(U) Scheme.

The family now feels safe in their new two-room all-weather house with kitchen and a toilet facility. The home has provided them with better space and gave them access to a dignified life.

# ROSHNI



#### HARYANA



For **Roshni** and her husband **Birbal**, life took a massive turn in their old age. Now, the couple, 68 and 72, respectively, are leading a happy life at their own pucca home at Didar Nagar in Kurukshetra's Thanesar.

Things weren't the same for them most of the years. Roshni and Birbal have two children, but they live separately. The senior citizens couldn't even afford a day's meal. The condition of their home was deplorable. They had space to build or renovate the old home but had no money to construct it.

"We have a space of 48 yards but there was no money to build a house and it became very difficult to live in the rainy season, the whole roof kept dripping. It became difficult for us to cook and sleep," Roshni recounts.

The old couple was striving hard to live a simple life until they were introduced to Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] Scheme by the district officials. They got funds to construct a home of their dream under PMAY(U).

"I'm thankful to Hon'ble Prime Minister Narendra Modi," says Birbal, adding that with the home, they are now able to lead a happy life and don't have to worry about their future.

## **PARVEEN** Devi



#### **HIMACHAL PRADESH**



Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] has given my family an opportunity to have a better and decent quality of life," says **Parveen Devi**. She lives in **Himachal Pradesh's** Hamirpur district with her husband **Vikram Raj**. The couple resided in a kutcha house which was in a deplorable condition. They had to face severe challenges during extreme weather conditions.

Owing to hardships faced by the family, Parveen desperately wanted to move into a pucca home. However, financial constraints stopped her. Her husband strived hard to get the funds to build a home. Then, they came to know about PMAY(U) Scheme. It gave them confidence to construct their dream house which was earlier not feasible.

"After approved site verification and documentation, the construction work of our house was completed within a stipulated time period. We feel proud to own the home and we are thankful towards the Government of India for helping us fulfil our dream," says Parveen Devi and Vikram Raj.

## **SULEKHA** Devi



#### **HIMACHAL PRADESH**



**Sulekha Devi**, 41, had been residing in a dilapidated house for almost 15 years with her husband **Satish Kumar** who is a daily wage labour. Heavy rainfall would make the situation even worse for the family. Looking at the condition of the house, a pucca place of shelter was a necessity for Sulekha. However, owing to husband's low income, their plan was far-fetched.

In 2016, Sulekha learnt about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] through local ward councillor with the financial assistance provided under the Scheme, she was able to construct a pucca house with two rooms, a kitchen, a verandah and a toilet facility.

A total assistance of Rs 1.65 lakh was provided to the beneficiary in four instalments from the Government. Meanwhile, Sulekha was also linked to her area's Self Help Group (SHG) named Gangotri, through which she got a loan amount of Rs 50,000 at 4% interest rate. The loan amount was facilitated via SHG credit linkage programme of National Urban Livelihoods Mission (NULM) which helped her in the construction of the house.

The pucca house has now brought a profound social change in her life. It has given Sulekha Devi an identity of her own and she feels safe and secured for herself and her family.

# BHUVNESHWARI



#### HIMACHAL PRADESH



**Bhuvneshwari** lives with her husband **Labh Singh** and son in Mandi, **Himachal Pradesh.** Due to the death of his father, Labh Singh has been shouldering the responsibility of his family since an early age. He couldn't complete his education because of financial constraints. When Labh Singh got married he got the support of Bhuvneshwari Devi. The one thing they wanted for their family's well-being was a permanent home. However, Labh Singh's income didn't allow him to pursue the dream.

In 2016, Bhuvneshwari came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] and thus, he got the confidence of constructing their own home.

In 2018, they started the construction of the house which got ready in a year's time. The couple has named their home 'HAVAN'. The home has all the basic amenities.

Today, Bhuvneshwari and Labh Singh's hard work and patience has paid off. They are proud owners of a house and they couldn't be more happy!

## **TRIPTI** Devi



#### **JAMMU AND KASHMIR**



Life took a tragic turn for **Tripti Devi** at an early age when her husband died in a road accident. He was the sole earning member of the family and after his death, the entire burden fell on Tripti. She had to fund the education of her three children – one daughter and two sons – and manage other household expenses. To make ends meet, Tripti took up the job of a house help.

While Tripti strived hard to run the family, the dilapidated condition of her house added to her worries. The family lived in a miserable and unhygienic surrounding. During extreme weather conditions, the family often spent sleepless nights. On one hand, Tripti looked for opportunities to give a safe place of shelter for her family, on the other, there was constant pressure on her to get daughter married.

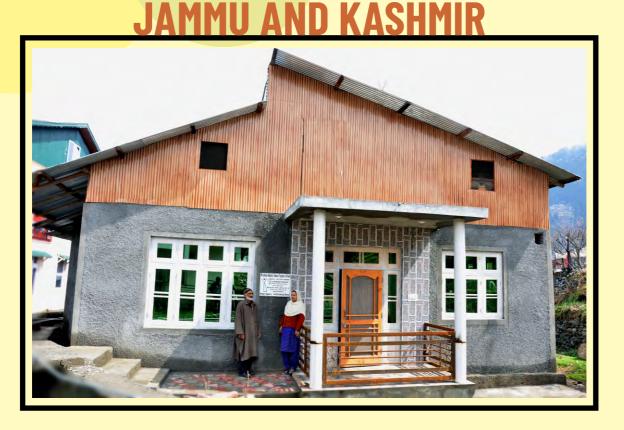
"I kept worrying for my daughter's safety and at the same time, the condition of my house added to my misery," says Tripti, adding that constructing a pucca house for the family was a distant dream for her.

Like every cloud has a silver lining, Tripti's life also saw the light of the day when she came to know about PMAY(U) Scheme. Soon, she applied for financial assistance for construction of pucca house. With the approved grant provided under PMAY(U) Scheme, Tripti managed to construct her own pucca house with basic civic amenities.

After the constr<mark>uction of the house, her daughter also got married. The entire f</mark>amily is grateful to the Government of India for helping them in transforming their dream of owning a pucca house into reality.

## **MARYAM** Begum





**Maryam Begam** and her husband **Abdul Latief Ganai** lived in a kutcha house with their two sons in **Jammu and Kashmir's** Samba district. They belong to a farmer's family. Like every mother, Maryam also wanted to provide her children with the best of everything, the primary being a pucca house. Since her husband is the only earning member of the family, due to limited income, she was unable to enhance the quality of lives of her family members. In such conditions, owning a pucca house was not possible for them.

Things took a U-turn in Maryam Begam's life when she got to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] Scheme. She asked her husband to immediately apply for financial assistance under the Scheme and eventually become a PMAY(U) beneficiary.

Despite financial constraints, she managed to complete the construction of her house with all basic amenities with help of financial assistance provided under PMAY(U).

The family is now living happily in their new pucca house. For the children, their home is their safe abode and all they have to thank is the Government of India for helping them realise their dream of owning a pucca house.

## **MANJEET** Kour



#### **JAMMU AND KASHMIR**



**Manjeet Kour** lived in a one-room set with her husband **Dilawar Singh** and four children. A carpenter by profession, Dilawar has the responsibility of the entire family. The six family members lived in a dilapidated room in an unhygienic condition. They suffered due to waterlogging issues, which also affected the studies of the children.

"My husband is the sole bread-earner in the family. Since we live in a small border town area of Jammu & Kashmir, he is not able to earn more. We often felt disheartened as we were not able to provide a better life to our children. Further, we also kept worrying about the wedding of our four daughters," says Manjeet Kour.

In such a condition, owning a pucca house was a distant dream for the family. However, the transformation happened when Manjeet Kour asked Dilawar Singh to apply for assistance under PMAY(U) Scheme.

With the financial grant received under the Scheme, the couple managed to construct their house with all basic amenities. The family now is living happily in their dream house, which has given them a sense of safety and security.

The family has expressed their heartfelt gratitude to the Government of India for fulfilling their dream of a pucca house. The home has given Manjeet Kour and Dilawar Singh a confidence to get their daughters married to a decent family.

"I'm now leading a stress-free life with a better lifestyle," Manjeet Kour concludes.

## **ALKA** Das



#### **JHARKHAND**



For **Alka Das** from Jamtara, **Jharkhand**, having a permanent home was a distant dream. Her husband **Badal Das** is a cobbler by profession and even at the age of 75 he works to run the family. The old couple lived in a kutcha house. During winters, it was extremely difficult for them to spend their time in the house as her husband's income wasn't enough to build a pucca house.

Amidst the struggle, she found a new ray of hope when she was informed about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] by Nagar Panchayat officials. The couple applied immediately and built their dream house under the Scheme with basic facilities like kitchen, toilet, electricity and water supply.

"PMAY(U) has come as a blessing in our life," says Alka Das.

## **BANFUL** Dhara



### JHARKHAND



**Banful Dhara** a resident of Mango, East Singhbhum, **Jharkhand** lives with her husband **Sanjay Dhara** and two children. Their condition was deplorable as they were living in a dilapidated house until Pradhan Mantri Awas Yojana (Urban)[PMAY(U)]Scheme transformed their lives. She always dreamt of building her own house but due to financial constraints, the couple was unable to do so.

During the rainy season, constant waterlogging and leakage added to their woes, making it extremely difficult for the family to stay there. When her son was born, it was very difficult to cope during the monsoons and winters. She recalls when her son fell ill due to cold and had to visit the doctor for treatment.

When she was informed about the PMAY(U) Scheme by the ward councillor, she applied for it. Eventually, with the financial help of Rs. 2.25 lakh from centre and State Government, Banful Dhara's house was built with basic amenities water, electricity and toilet facility. She also decorated her house with traditional art and culture of Jharkhand.

Recently when she was awarded as one of the best houses in PMAY(U) Jharkhand, she got famous. The local media reached their house and interviewed them. The relatives who never used to visit them started coming to their house to congratulate them.

"PMAY(U) fulfilled my dream of building a home for my family which they can call their own," says Banful Dhara.

### **RAJNI** Devi



#### **JHARKHAND**



"PMAY(U) has given new base to our lives," says **Rajni Devi**, a beneficiary from Adityapur Municipal Corporation, **Jharkhand.** Her husband, **Sambhu Sardar** is a daily wage earner at a small industrial company. He along with his son who works in another private company are the bread- winners who support the family of five. They lived in a kutcha house which was not enough to accommodate all of them and the house was in a dilapidated condition.

With the low income, the couple could only cater to the daily expenses of the house and constructing a home of their own was just a dream unfulfilled. However, when they were told about PMAY(U) scheme by the government officials, they immediately filled up the form and applied for a house.

After receiving the instalment from the Government, the couple started building the house bit-by-bit. Meanwhile, they also painted the wall of his house with Sohrai painting.

Rajni Devi's pucca house gave her a new identity. She lives happily with her family in her dream abode. She is also proud to have the paintings carved on the walls of the house. The paintings also spread the message to preserve the culture of Jharkhand.

## **PANKAJA** B C



## KARNATAKA



**Pankaja B C**, a resident of Venkateshwara Nagar, Challakere, Chitradurga, used to live in kutcha rented house since many years with her family. She runs a small shop while her husband **Karibasappa**, sells bakery items in the city.

Most of the couple's income was spent on rent. Economic hardship and financial distress effected their daily life, as they couldn't even afford their children's education.

The condition of the rented house was deplorable too with water shortage and insufficient space. The family was illtreated by the house owners, the rent was increased regularly. However, owing to the distressed financial condition, Pankaja had no choice but to continue staying in the same house. Though she wanted to build a pucca house, she could not dream of having one until she was briefed about the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)].

After learning about the benefits under PMAY(U) Scheme, Pankaja decided to build their house. They approached Challakere Municipal Office and submitted the application along with requisite documents. Soon, the construction work began. They faced a lot of financial issues during construction. However, their only glimmer of hope was the Central and State Government Funds.

The family now happily lives in their own home which has all basic facilities like water supply, electricity and a toilet facility. Despite all odds, today, Pankaja is confident and a proud owner of a pucca house. The family is grateful to the Central and State Governments for helping people like them to lead a dignified life in this society.

"Our children are the happiest after moving into the home. Our daughter wants to get a degree in agriculture while son dreams of pursuing a career in aeronautics. I will make sure I give them all the happiness in life. It is the home which has given us confidence to dream big," Pankaja B C explains.

# RACHAMMA





**Rachamma** and her family lived in a kutcha house for 40 years in Chamarajanagar town of **Karnataka**. She works with her husband **Rachaiah** in the fields as daily wage labourers. The couple are parents to three children. To save on expenses, the family lived in a kutcha house. The house lacked basic amenities and made life difficult for them, especially during extreme weather conditions. The house was too small for the children to even continue with their studies. With the meagre income that Rachamma and Rachaiah earned, they could not even think of having an own house, which they always wanted to.

They had to carry out all household activities in that small house. The house had neither toilet nor water facilities. "The house lacked space. Our children were growing up and didn't get privacy. Our relatives looked down upon us," Rachamma, 60, recalls.

While Rachamma looked for options to build her own house, she learnt about PMAY(U) and soon applied for the Scheme. After she was selected as a beneficiary under PMAY(U) Scheme, Rachamma commenced the construction of her pucca house by demolishing the old kutcha house.

Today, Rachamma and her family are living happily in their own home which has all basic amenities like water supply, electricity and most importantly, a healthy environment.

Her children are now married and she is happy that she was able to provide a home to them and their families.

Rachamma says that she feels secured and safe with the social change happening in her life. She sincerely expresses her gratitude towards the Central and State Governments for fulfilling her long-cherished dream.

# **SHAKUNTHALA**



#### KARNATAKA



**Shakunthala** and her husband **Mallappa Nalatawad** were left disheartened when their relatives stopped visiting them due to their poor living conditions. The couple stayed in a rented accommodation in a single room. The house lacked space and other basic amenities. Initially, Shakunthala and Mallapa lived in a joint family. However, after a few days, their property got divided and Mallappa received only a plot of land from their ancestors' property.

Due to shortage of money, Shakunthala and Mallapa couldn't afford to construct a home and hence, they lived in the single room on rent with their two children. To make ends meet, Mallappa started working as daily wage earner while Shakuntala got employed in a private bank as a support staff.

The couple spent over a decade in the single room until they came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. Soon, Shakunthala and Mallapa applied for the Scheme with all necessary documents and eventually, the construction work of their dream house commenced.

During the construction period, people discouraged Shakunthala by saying that they won't receive the grants on time. However, they received all the instalments within a stipulated time period which helped them to complete the house.

"Now, we have a permanent place of shelter which safeguards us from all weather conditions. The relatives, who earlier hesitated to visit us, are now coming to our new pucca home. Our children can study peacefully. The house has given us everything we ever wanted," she explains.

Shakunthala and Mallappa's social status is now uplifted. There is a sense of dignity and pride. Their life has changed completely after PMAY(U) Scheme fulfilled their dream of becoming proud owners of their house. They are thankful to the Government for providing financial assistance.

## BABITHA



#### **KERALA**



Life wasn't an easy journey for **Babitha** and her family, who lived in a kutcha house earlier with her young daughters. They are residents of Irinjalakuda, Kerala. Her husband **Sheriff** moved to Saudi Arabia to earn a living for the family while she took care of their daughters Aami (12) and Amna (14) and her mother Rasiya (54).

Babitha's husband suffered severe health issues in Saudi Arabia as a result of which, he came back home. The family couldn't afford his treatment. Meanwhile, due to the absence of a pucca house, the women of the family felt insecure. Everyday was a struggle for Babitha. On one hand she had the responsibility of her husband and on the other of their daughters and mother.

Like it's said every cloud has a silver lining. Babitha's life also changed when they came to know about the PMAY(U) being implemented in the Irinjalakuda. The scheme is jointly being implemented by the Government of India, State Government and Urban Local Body (ULB) with the objective of providing "Housing for All".

With this support, she constructed a pucca house. Meanwhile, her husband also recovered from his illness and started working again.

Babitha's daughters Aami and Amna say, "Now we own a safe and secure shelter. We have our personal rooms and enough space for studies and for our dance practice." Babitha loves gardening. She also makes craft items out of waste bottles and her house has ample space for exhibiting it. Only when there are good houses to live in, families can build a healthy life and, thereby, a healthy community. Babitha and her family have now turned the house they got through PMAY(U) into their 'home'.

# LEKSHMI G



#### **KERALA**



**Lekshmi G**, a PMAY(U) beneficiary from Thiruvananthapuram district of **Kerala**, feels happy and proud to reside in her own house which she had dreamt about for a very long time. She, along with her husband and two children, used to live in on rent. They hail from a very humble background. Lekshmi's husband is a daily wage earner. He works as an electrician while she supports him by working as an ayurveda therapist at a government hospital. Their earnings were not sufficient to meet the daily expenses of the family. The couple couldn't afford to pay the rent of the house.

It was a dream for Lekshmi to have her own home. The dream couldn't be easily achieved. They went through a lot of hardships. When things got better, Lekshmi started saving and bought a land in her name. It was a turning point in her life. Soon, she learnt about PMAY(U) Scheme and received financial assistance to build her home.

The transformation happened then. She successfully managed to complete the construction of her house with all the basic amenities. Today, she lives in a safe and secured house.

"I never thought that I will own a beautiful house like this, it's really a dream come true," says Lekshmi.

## **A R** Ragasree



#### **KERALA**



**A R Ragasree**, 46, is a resident of Varkala Municipality of Thiruvananthapuram district, **Kerala**. She is a widow and earns her livelihood as a daily wage worker. It was difficult for Ragasree to run her home and to fund the education of her two children. However, her life transformed after she joined Kudumbashree, a poverty eradication and women empowerment programme implemented by the Kerala Government.

Kudumbashree not only gave her a position in the society - she became the elected councillor of her ward - but also a secure and safe shelter. Ragasree and her kids lived in a kuccha house in deplorable condition. Through Kudumbashree, when she came to know more about the PMAY(U) Housing Scheme, she applied for the same and soon became a beneficiary. After constructing the house, Ragasree's daughter got married and her son continued with his higher education.

Ragasree is now living her life happily and peacefully in their house. Ragasree's dream of owning a home came true through the PMAY(U) Housing Scheme.

## **BABITA** Buade



#### **MADHYA PRADESH**



Life was difficult for **Babita Buade** and her family before they moved into their own home built under PMAY(U) Scheme. Babita's husband **Ratanlal Buade** owns a small tea shop. With his meagre income, he support a family of five members. They lived in a kutcha house with asbestos roof. Due to harsh weather, the family's living condition was extremely deplorable.

"Living in a pucca house seemed like a dream for us, but one day we got information about the PMAY(U) Scheme and we applied immediately for it. Today, our dream of living in our own home has been fulfilled," says Babita.

The home has given them a dignified life with sense of safety and security. She adds, "Now we are living happily in new pucca house with all due respect. I and my family members are very grateful to Hon'ble Prime Minister Shri Narendra Modi and Hon'ble Chief Minister Shri Shivraj Singh Chouhan for this amazing life changing scheme."

## RASEED





For **Raseed**, a pucca house was of utmost need. He lived a kutcha house with his family and children in Alirajpur, **Madhya Pradesh**. The house was not spacious enough for them and was devoid of a toilet too. Due to lack of a toilet facility, they had to defecate in open, leading to multiple health issues.

"Due to the poor economic condition of the family, we could not build a pucca house. The condition of our kutcha house was not good. We had to face many problems. The children could not even study properly. I always thought of building a home for my family but didn't know how to the dream would be fulfilled," says Raseed.

When he got to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], he applied for financial assistance and soon received a financial grant of Rs 2.5 lakh from the Government. Raseeds house was gradually built.

"Today, we are living in our new pucca house with all due respect. Also, because of the home, people around us look at us with respect. We are all very happy to have a pucca house which has all the facilities. Our life has completely transformed due to the PMAY(U) Scheme," he concludes.





#### MADHYA PRADESH



"The Pucca house is everything that I had ever dreamt of," says **Anita Yadav** and her husband **Rajendra Yadav**, a beneficiary from Dewas. They lived in a kutcha house for most part of their life. The condition of the house was deplorable and in extreme weather conditions, it became impossible for Anita Yadav and his family to stay there.

"The condition of my old kutcha house was very poor due to which water kept dripping from walls and roof during rains. Due to broken walls, there was a constant fear that poisonous insects and snakes would enter the house," Rajendra Yadav recalls.

Anita adds that her husband earns a meagre income by working as a daily wage worker and their financial condition didn't allow them to build a house.

"One day, I got information about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] and I applied immediately for it. Luckily, my application got approved. I got Rs 2.5 lakh under PMAY(U) scheme to build a pucca house," Rajendra Yadav said.

Their new home has all the basic amenities. The couple is grateful to Hon'ble Prime Minister Shri Narendra Modi for giving them a home and a respected life.

## JIJA NITEEN Lothe





**Jija Niteen Lothe**, 27, says that having a home of our own was her long-cherished dream. A resident of Vaidya Nagar, Hingoli, **Maharashtra**, Jija Niteen and her husband lived in a rented house for many years. Her husband is a farmer and earns very less. She tried hard to construct her own house, but financial instability came in between her dreams.

It was then Jija Niteen was informed about PMAY(U) Scheme. "When I went to the PMAY(U) office at Nagarpalika Hingoli, I received all the information. Then I took all the documents and submitted the application for approval. After that I got the acknowledgment of application and a few months later, my application was approved," she says, adding that the whole process of getting a house very good.

She received the money in installments and soon, her dream of having an own home was fulfilled. Not only the family has a better quality of life now but saves money which they paid as rent earlier.

### SHOBHA LAXMAN Munde



#### **MAHARASHTRA**



**Shobha Laxman Munde**, 41, is a resident of Jyoti Nagar, Hingoli district, **Maharashtra**. She had been living in a Kutcha house with her husband and two daughters for the last 16 years. Her husband is a daily wage earner. With unpredictable work and limited income, it was difficult for them to make ends meet, forget about affording their own home.

"Our income is very low, so we couldn't afford our own house. But, I always wished to have my own house. Then I got information about the PMAY(U) Scheme. After receiving all the information, I submitted the application for approval," says Shobha.

She gradually received the instalments to build the home and soon, Shobha's dream to move into her own home got fulfilled.

Earlier, the safety and security of her two daughters was a major concern for the couple. Now, with the construction of the house, they feel very safe.

"Even for studies, my daughters faced a lot of problems. Now they have separate space for studies without any disturbance. I have nothing more to ask for," says Shobha.

### SUMAN SAKHARAM Borkar



#### MAHARASHTRA



**Suman Sakharam Borkar**, 70, has lived in a rented accommodation for 37 years of her life. It was her long-cherished dream to move into her own house but the financial limitations were many. Suman is a resident of Jijamata Nagar of Hingoli District, **Maharashtra.** She lived in a rented kutcha house with her husband and three children.

"I had the space but not a neat house. Life went on but could not build a house properly, all the salary of my husband went on the education of our kids and other household expenses. The house got flooded in the rains," Suman Sakharam Borkar said.

The condition of their house was bad. The temporary roof used to leak during rain, there was no space or rooms for her children in that house.

She added that as the children got married, it became all the more difficult for the family to live in the small home. However, their life moved on.

Since long, Suman had a dream of having her own house, she saved for it as well. When she came to know about PMAY(U) Scheme through her relatives, Suman asked her son to approach the ULB for application and also to know the process of sanction/construction of a house under the Scheme. The whole family put in their efforts and also made financial contribution to construct the house of her mother's dream.

Once they move into the new house, they realised that people change their perspective towards the family. They feel more acceptable in the society

## SHAIKHOM Sapana Devi



#### MANIPUR



Thirty-six-year-old **Shaikhom Sapana Devi**, wife of **Shaikhom Mani Singh**, hails from a small town called Heirokwhich is situated in Thoubal district of **Manipur**. The couple used to live in a small thatch roofing house for about 18 years with their two children. Shaikhom Mani Singh runs a small tea shop for the family's daily sustenance. Their house was too congested to accommodate the entire family and also could not withstand extreme weather conditions.

The family was living a deplorable life till they availed the benefits of PMAY(U) Scheme. With the grant received under the Beneficiary-Led Construction (BLC) vertical of PMAY(U), Sapana successfully completed the construction of her new house. The new home opened doors of opportunities for them and gave them a secured life.

"The PMAY(U) home has given me and my family a decent and dignified life," she says.

Sapana and her family members expressed their gratitude to the Government of India for providing financial assistance for construction of their own pucca house which in turn has increased their quality of life, self-esteem and social status.

## NONGMAITHEM Chitra Devi



#### MANIPUR



India is urbanizing at a faster pace and a permanent and safe place of shelter is what people need. Everyone dreams of owning a pucca house for his/her family. **Nongmaithem Chitra Devi**, resident of Thongkhong Laxmi Bazar, **Manipur**, also had a similar dream which was fullfilled through PMAY(U)-Housing for All Scheme.

Her husband **N. Mangol** runs a small business to make ends meet while Chitra takes care of the family. The couple has two school-going kids. Before constructing the PMAY(U) house, the family faced many problems during extreme weather conditions. However, a pucca house has transformed their lives. The family can now focus on other aspects of life such as health and education.

PMAY(U) has changed the lives of millions of people who dream of a permanent place of shelter. Without such assistance, Chitra and her family would have struggled hard to have a roof over their heads. The family says that they would always remain grateful to Hon'ble Prime Minister Shri Narendra Modi, Hon'ble Chief Minister of Manipur Shri Biren Singh and the Thongkhong Laxmi Bazar Municipal Council for fulfilling her dream of owning a pucca house.

### NINGTHOUJAM ONGBI Sangita Devi



#### MANIPUR



Everyone aspires for a safe abode which is one of the basic necessities for survival. **Ningthoujam Ongbi Sangita Devi** and her husband **Ningthoujam Priyokumar Singh**, residents of Shikhong Sekmai Municipal Council, **Manipur**, had a similar dream. Parents of two, the couple works as farmers. Due to meagre income, the dream of having a pucca house remained distant until they came to know about Pradhan Mantri Awas Yojana-Urban (PMAY-U).

The couple acted upon the opportunity and applied for the Scheme. They constructed an all-season pucca house for the family with the financial assistance received under PMAY(U). The family does not have to worry about extreme weather conditions any more. Their children also have a secure place to play.

It was impossible for Sangita Devi to realise her long-cherished desire of constructing a decent house for her family without the financial assistance she received. PMAY(U) Mission has not only given her family a decent house but also provided them endless joy and a sense of security.

Ningthoujam Priyokumar Singh and Ningthoujam Ongbi Sangita Devi are grateful to Hon'ble Prime Minister and Government of India for making their dream come true.

## **HAMIDA** Kharmawlong



#### **MEGHALAYA**



Like every mother, **Hamida Kharmawlong**, 45, also wanted her children to have the best life. However, due to limited resources, it was difficult for them to make ends meet. Hamida is married to **Donboklang Wahlang** and the couple is parents to four children. The family lives in Lumsohkhlur at Mairang Town, **Meghalaya**. Hamida runs a small tea shop to support her husband in running the family. Her husband is a primary school teacher.

The only dream the couple saw was giving a home to their children so that they could continue with their studies. The family of six used to live in a house with only one bedroom, a hall and a kitchen. The house was too small to support the family. The children faced a lot of difficulty in studying, especially during the rainy season. They had to share one room which made it difficult for the children to prepare for their exams.

The life of Hamida Kharmawlong's family changed the day when they came to know about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] from the Meghalaya Urban Development Authority. Donboklang encouraged his wife to apply as a beneficiary under PMAY(U) and together, they decided to work hard to be able to construct their own home.

Hamida Kharmawlong now happily lives in her home with her family. The children can properly study while she could also continue with her gardening hobby. One of her sons has gone for higher education and their only daughter is in eleventh standard. Additionally, owing to the location of their house, their tea-shop is also doing brisk business.

Hamida Kharmawlong is a proud PMAY(U) beneficiary. She also often participates in the awareness programme of Angikaar campaign, which is conducted by the City Level Technical Cell (CLTC), Mairang. Along with other beneficiaries, she is also learning waste management, water conservation, cleanliness and use of LED bulbs.

## **LUCYBON** Syngkli



#### **MEGHALAYA**



**Lucybon Syngkli** lives with her sisters and father in Nongpoh town. She is the sole breadwinner of the house. She is an ASHA worker and also a pineapple cultivator. The family earlier lived in a kutcha house which had very high repair cost, especially during the rainy season. Since, she is the only earning member of the family, it was unimaginable for Lucybon to build a pucca house. Owing to the high cost of repair of the house, the father 's day to day medical expenditure were compromised.

Her confidence rose and the she felt more secure about her future when she became a beneficiary under the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. She is grateful to the Mission for providing her family with a permanent shelter which is all weather. Since, the house doesn't need substantive repairs, the family ends up saving money and is able to provide for medical treatment of their father. Alongwith the house, Lucybon has been an active participant of the Angikaar campaign. The family undertakes rainwater harvesting, has planted fruiting trees, received a gas connection under PM-UJJWALA Yojana and has also been able to get access to LED bulbs. Their new home has made Lucybon Syngkli's father content and he feels secured for the family.

## **MARSHA** Wahlangsyllei



#### MEGHALAYA



**Marsha Wahlangsyllei** was born and raised in Mawkawah locality in Nongstoin Town in the West Khasi Hills district of **Meghalaya.** After her marriage she moved to Nan-bah, a neighbouring locality, where she stayed in a rented house with her husband and four children.

Marsha always dreamt of having a home of her own one day, but due to limited resources, it was difficult for her to achieve that dream. Meanwhile, Marsha, with her husband's support, was able to purchase a small piece of land in her old locality Mawkawah. However, in 2016, when she came to know about the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], she quickly applied for it. After submitting her application, she was registered as one of the beneficiaries of PMAY(U) in Nongstoin town.

After receiving her work order, Marsha started to lay the foundation of her new house. In a few days, the PMAY(U) staff came to visit the site and geo-tagged the first level. Soon, she received the first instalment to construct her home.

Like this, Marsha was gradually able to complete her house. Initially, when she decided to build her house, Marsha was told by people to give up on her dream. However, despite all odds, she decided to continue striving forward at her own pace with only one thought in mind that whatever happens she will achieve her goal.

After a long wait, Marsha finally was able to achieve her goal by completing the construction of her own house which has only been a dream at the beginning. And now, as she looks back to where her journey began and the struggles she had to endure, she finally feels proud of her achievement.

Interestingly, now that Marsha has a home of her own under PMAY(U), those who questioned her move at first are now seeking advice from her so that they too can have a permanent place of shelter.

## **LALHMANGAIHZUALI**



#### **MIZORAM**



Lalhmangaihzuali and P Lalhmachhuana had been living in extremely poor conditions with their two children in a small kutcha House. They are daily-wage labourers and had to spend all their income on basic necessities which also included the rent of the house.

Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] brought a ray of hope in their lives. The dream which was unachievable has now become a reality.

They approached the District Urban Development Office to apply for the Scheme. With the help of financial assistance under PMAY(U), they managed to build a house with access to water, electricity and toilet.

However, it isn't just the civic amenities that they are happy about. Lalhmangaihzuali says, "A kutcha house never gave me this sense of dignity and security that my new home does. We want our children to study and not become daily wage labourers like us."

# ROTHANMAWII



#### **MIZORAM**



**Rothanmawii** (33) is a small farmer. She lived with her husband and children in a make-shift house in Venglai, Kolasib District, **Mizoram.** Their only source of income is farming which is not enough to meet the basic necessities let alone building their own house.

The family dreamt of having a properly built pucca house for as long as they can remember, but due to lack of financial resources, they were unable to fulfill their dream. However, through the help of Pradhan Mantri Awas Yojana (Urban)[PMAY(U)], they are able to fulfill their dream.

"For me, a pucca house is not a just a house. It is my family's ticket to stability and my child's aspirations for better education," says Rothanmawii.

## **VL** Hmingthanpuii



#### MIZORAM



**VL Hmingthanpuii** and her husband are daily-wage labourers from Kolasib District, **Mizoram**. They were living in a rented house with their three children in a dilapidated state. Their youngest son is having difficulty in speaking and hearing. Owing to their high expenditure on rent, the family wasn't able to spare money for their son's treatment.

With the support of Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], the family gained financial assistance to build their own house. It has brought the family a new sense of security and prosperity. The family of five lives happily and has found a new social status. They are now able to save money for the treatment of their son. Along with the house, the family has also availed the benefit of PM-UJJWALA Yojana to get a gas connection.

"Due to vagaries of weather in this hilly region, our struggles were manifold in a kutcha house. After living in a pucca house now, we can plan our life ahead in a better way," says VL Hmingthanpuii.

## AGWELE



#### NAGALAND



**Agwele** and her husband **John Liegise Zeliang** lives with their four children. Her husband runs a small business. Before moving to their new pucca house, they lived in a one-room kutcha space made of mud and thatch. The house was too small for the family of six. Her four children who are pursuing higher education did not have enough space to study which affected their education. Further, since the house was made with thatch and mud, winters and rain became specifically difficult. Being the sole bread-winner of the family, it was very difficult for him to either extend the existing house or build a new one from his meagre earnings.

In 2016-17, with the help of a local leader, Agwele became a beneficiary under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. Being a beneficiary under the Mission, Agwele and her family were provided financial assistance to add more rooms to their house. The rooms significantly improved the family's quality of life and provided the growing children their own space to study.

"My children's education is what will change their lives for better. The house will help them achieve their goals. Unlike me, who managed to make a pucca house, I want them to live comfortable and happy lives which has less day-to-day struggles," he says. Agwele and his family are thankful to the Mission for providing them with assistance to build their own house.

## **KEZHUSENU** Tase



#### NAGALAND



**Kezhusenu** and her husband along with their three children live in Kohima. Kezhusenu is a part-time teacher in a private school and her husband works as a Group 4 employee in one of the Government Departments. Their house earlier had three rooms and a kitchen, as Kezhusenu's mother-in-law lived with them. The house was small and congested which impacted the education of her children.

The addition of extra rooms to her house became possible because of PMAY (U). Kezhusenu believes the added space has improved the family's quality of life. It enhanced their comfort and provided her children with better environment. She is delighted when asked to share her feelings on getting PMAY(U) benefits. "An extra room is not just physical walls and roof for us. It has given us and my mother-in-law the much-needed space of dignity," she says.

## **SEYIEVINO** Angami



#### NAGALAND



**Seyievino Angami**, a 62-year-old widow, lives with her widowed daughter and her two adolescent children. She did not have enough resources to support her family and lacked confidence to face any emergency situation. Her daughter takes on temporary jobs like selling clothes or vegetables. The two women fought the adversities together to ensure smooth running of the household. Their house had two rooms, one was shared by her grandsons and the other was shared between her daughter and herself.

With the help of Dimapur Municipal Corporation, Seyievino became a beneficiary under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. Her family got the much needed confidence to build their own pucca house. Now the family of four resides in a permanent house. She feels that the house has brought safety and security in the lives of the two single women. Further, it has provided her grandchildren with separate rooms, impacting their education positively. Seyievino is thankful to the Mission for providing her the confidence and financial assistance.

A home of her own has earned Seyievino a new found social recognition and respect. "Relatives, friends and neighbours would sympathise with me for my struggles. Now that I have a permanent, dignified house of my own, they look at me with much more respect."

## **KALYANI** Sarasa



#### **ODISHA**



**Kalyani**, a 56-year-old widow, is an inspiration to many. Her husband was a cobbler heading a family of ten members. After his untimely demise, Kalyani was left helpless with a large family to feed. Her family consists of three sons, three daughters-in-law and three granddaughters. Her sons are cobblers too, who have a small shop near the bus stand. The entire family's income was not enough for their sustenance.

They lived together in a thatched house with no toilet, kitchen, electricity and water supply. The family used to cook in the open which was a concern during the rains. With no toilet facility, they had to walk several kilometers for bathing and defecating. The women and girl children were the worst sufferers. They had no privacy and security rendering them vulnerable all the time. They lived in constant fear worrying about their safety. "There was no electricity at home and it was very difficult for me to study at night. There was no proper lighting or ventilation. There were times when I felt so helpless that I cursed my fate for being born". They say home is the safest place but our house was far from that", expressed Kalyani's 14 years old grand-daughter with grief in her eyes.

Agonised and heartbroken by the sufferings and difficulties faced by her family, Kalyani would always pray for a pucca house. After her husband's death, she decided to work as a daily labour to support her family. "Once while I was at home, I saw a mobile van announcing that there is a scheme providing financial assistance to poor people like us for building pucca houses. Intrigued, I enquired about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. I felt like God was answering my prayers. I applied for the scheme immediately and to my luck was eligible for it," remembers Kalyani. There has been no looking back after she got a pucca house under PMAY(U).

## RADHASHYAM Bhol



## **ODISHA**



**Radhashyam**, aged 60, heads a family of five, including his parents. He hails from Konark. Radhashyam had been residing in an old, dilapidated kutcha house for the last 20 years before constructing a house under Pradhan Mantri Awas Yojana (Urban)[PMAY(U)] in 2017. Living in the thatched house was an everyday struggle for the family. Things would become even worse during the rainy season with rain water dripping all over. The family would have sleepless nights with the fear of roof falling over. Further, lack of a toilet added to their woes.

"PMAY(U) was a ray of hope during my times of utmost despair. In 2017, I learnt about the Scheme. I had always desired for a pucca house of my own, but my low income forbade me to realise my dream", expressed Radhashyam. With the financial assistance received under PMAY(U), he was able to realise his dream of owning a pucca house. He built a seismic-resistant pucca house with two rooms, kitchen, toilet and a verandah.

"Now, I don't have to worry about my family's safety and privacy", shared Radhashyam. The new pucca house has brought about profound social change to his existence, endowing him with an identity, thus integrating him with his immediate social milieu. The family now has a sense of safety, security and privacy.

## **SABITRI** Naik



#### **ODISHA**



**Sabitri Naik**, a home maker is living with her husband, two daughters and two sons who are school going. Her husband **Simanchal Naik**, a bus conductor by profession, is the sole bread-winner of the family. They reside in a kutcha, asbestos-roofed house before becoming a beneficiary under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)].

Since they were residing in a cyclone-prone area, the family had to endure several hardships. During the cyclones, Sabitri Devi and her family would shift to government shelters leaving all their possessions behind, returning to find their mud house and all belongings destroyed. They would have to start from scratch every time. It was very painful for him to see his children suffering the most. Their studies were hampered with their books being washed away by the rains.

Despite all the hardships, the couple could never gather the courage to build a pucca house because of the meagre income. Additionally, rising housing costs had made it very difficult for him to afford a pucca house.

Remembering the tough times, they lamented, "In 2013 when Cyclone Phailin happened, all we could think of was saving our children. It was in the year 2016 that we heard about PMAY(U) and applied for it. With the financial assistance received, we constructed my own pucca house. Now we do not fear any cyclone. It brings eternal joy to us to see our children so happy and proud of our abode. I am very much thankful to PMAY(U)".

The couple constructed a pucca house with bedrooms, kitchen and toilet. To beautify their house, she had done wall art with social messages. Their children are very happy and proud to have a pucca house of their own and that they are able to continue their studies without any obstacle.

# **DEVAKI K**



#### PUDUCHERRY



**Devaki K**, a 80-year-old single parent, had been living in a dilapidated house in **Puducherry's** Mahe. As a mother of a teenage girl, it was her dream to make her own pucca house. Her deteriorating age made things worse for her. She would be worried for a better future for her only daughter. But Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] came as a ray of hope in her life.

Once Devaki came to know about the Scheme, she applied for it. Eventually, she received her instalments under PMAY(U) and soon, with the funds, Devaki's house was constructed. She and her daughter spent their life savings in making their house with the help of government aid.

Devaki recalls how her daughter, as a child, would talk about choosing colours for her home. "PMAY(U) has brought colours of hope and aspirations in our lives," she says. Devaki K now feels safe for her daughter's future.

Their old house did not have proper facilities. The pucca house is the greatest achievement in her life and she is thankful to God and Hon'ble Prime Minister.

Even at this age, she is supporting her family by earning money as a daily wage earner.

## **KAMMA RADHA** Kumari



### PUDUCHERRY



"I feel very glad. I am happy for my family," says **Kamma Radha Kumari**, a PMAY(U) beneficiary from **Puducherry's** Yanam. She lived in a rental semi-pucca house with her husband and two children without proper basic amenities like toilet facility. There was space constraint in the house, which made life difficult for them. Kamma Radha Kumari also adds that the owners of the house behaved badly with them. However, as her husband was the only earning member of the family, they silently continued to stay there.

The family had been wanting to build their own house on a piece of land they owned but financial constraints came in the way of their dream.

On learning about PMAY(U), she happily enrolled under the BLC vertical of PMAY(U) Scheme. From then, the family never looked back. A home of their own proved to be a beacon of hope in their lives with the whole family finding dignity and respect.

"PMAY(U) house has not only improved the quality of life for us but also given us a social status. My kids are continuing with their studies and it also gave me confidence to do something for my family," she says. Kamma Radha Kumari is now employed as a part-time guest lecturer in a college.

She is grateful to Hon'ble Prime Minister for helping them realise their dream.

# PARIMALA G



#### PUDUCHERRY



**Parimala G**, along with her husband, two children, her husband's elder brother's family and mother-in-law, initially lived in a small house. Since the space was not sufficient for a big family, Parimala G and her family moved into a rented accommodation in **Puduchhery's** Karaikal. They lived in that home for 10 years. Her husband is a labourer and is the sole bread-earner of the family.

The condition of their rented house was not up to the mark. They suffered a lot due to extreme weather conditions. The children faced hardship in studying. They had to share a common toilet. The condition of the family made extremely upset, but due to limited income, she decided to continue staying in the same house. Parimala thought she would never be able to come out of her present living conditions until she came to know about PMAY(U) Scheme through a radio advertisement.

"My children and the concern about their future made me think of building a new home for them," Parimala said.

Through the financial assistance received under PMAY(U), she constructed a beautiful pucca house.

"The new house not only shelters us, but also gives us access to better social environment. My husband and I want to educate our child. Education is the only way to uplift our status. I am thankful to PMAY(U) for giving us the wings to dream of a better life," said Parimala.

## **SWARANJEET** Kaur



#### PUNJAB



**Swaranjeet Kaur's** husband **Harbhajan Singh** is the only bread-winner of his family. The income was only sufficient to meet their daily needs. The couple, who lived in a kutcha house in Ludhiana, **Punjab**, never thought they would ever own a pucca house but Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] helped them in fulfilling their family's dream. On learning about the Scheme, Harbhajan applied for it as per the norms and availed the assistance.

With the support of financial assistance under PMAY(U) and his own contribution, Swaranjeet and Harbhajan made their own dream house. All basic amenities like water supply, sewerage and a pucca road have also been provided up to his house by the local administration.

It is this convergence of all needs of a safe and secured life that Harbhajan banks on for his better future. "A house is not just four walls for me. It gives me strength and confidence to take risks in life. I want to make it big for my family," he says.

### **PARAMJIT** Kaur



#### **PUNJAB**



**Paramjit Kaur** lived in a small kutcha house with her husband **Ranjeet Singh**, 58, and their children – three sons and one daughter – in **Punjab's** Nawanshahr. Ranjeet is a labour and his income barely helped meet the everyday needs of the family. PMAY (U) showed the couple a ray of hope to own their pucca house.

"Getting a house of my own in my 50s has changed the way I perceive life now. My wife and children feel much more secured and happy," he says.

Ranjeet adds that he doesn't want his children to end up as labourers in life. "I want them to study, get a good job and live a better life," he said. A pucca house indeed brings about a new meaning in people's lives and helps them in their upwards and onwards journey.

# SARITA



#### **PUNJAB**



**Sarita** and **Rajinder Singh** moved from Nainital, Uttarakhand, to Amritsar, **Punjab** in search of job better opportunities and to raise the family. They lived in a kutcha house with his widow mother and two children. The house was small and hence, it became difficult for the family to afford a decent lifestyle. Rajinder works at a footwear shop. With his nominal income, they could only meet the daily needs of the family and educate their children.

As the couple looked for opportunities to move into a new house, Sarita learnt about PMAY(U). They built a pucca house with the help of Government fund and are now living happily.

"PMAY(U) has transformed our dreams into reality. For me, this new house has granted my family a sense of social security and now the perspective of people towards us has completely changed," says Rajinder.

"I have no words to express my feelings. I had been longing to have my own pucca house for several years but the financial constraints were always a hurdle," says Sarita, adding, "But for the assistance under PMAY(U), they would have never taken the leap of faith to invest life savings in building a house."

# KAILSAH BAI Nayak



### RAJASTHAN



**Kailsah Bai Nayak and Gopal Nayak** constantly made efforts to fulfil the wishes of their family members despite several odds. Gopal Nayak is a construction worker. He hails from Bhilwara, **Rajasthan.** Ironically, he built houses for others, but his financial condition didn't allow him to construct a home for himself.

Kailsah and her husband lived in a dilapidated house which lacked proper sanitation facility. They suffered due to poor weather conditions. Due to work, Gopal Nayak had to travel to different places, leaving the responsibility of the home on his wife.

As days passed by they worked hard and saved some money to construct a house. The PMAY(U) Scheme added to their joy.

Today, their dream of having a pucca house has been fulfilled. It has all basic modern-day facilities.

## **GANAPATHY** Anandham



#### TAMIL NADU



**Ganapathy Anandham** struggled hard in giving a decent life to his family. He was employed as a small-time chef. With the income, he took care of his wife, two sons and their education. They lived in a rented kutcha house due to shortage of money. The house didn't have sufficient space for the family of four. Their children's safety, security and their education constantly kept him worried. The extreme weather conditions added to their woes. The deplorable condition made Ganapathy Anandham think of constructing a home for his family, but the financial constraints held him back.

He says, "A person can live without food, but not without a proper place of shelter. For a very long time, I wanted to build a pucca house for my wife and sons. I kept worrying about their future."

As he was trying hard to pursue his dreams, PMAY (U) came as a ray of hope in his life. With the financial assistance received under the Scheme, Ganapathy Anandham was able to build a house of his dreams for his family in Nagercoil, Kanyakumari district, **Tamil Nadu**. The pucca house completely transformed their lives. The home has given his two sons wings to fly. One of them wants to become a software engineer and the other is studying Bachelors in Business Administration.

"The pucca home has given my sons confidence to dream big and for me, that's a prized possession. I have also got a confidence to work more for the betterment of my family," Ganapathy Anandham says. He continues to work as a chef but is employed in a restaurant and earns a decent salary.

Unfortunately, his wife died of cancer last year. "My wife struggled all her life and when we were in a better position, she couldn't enjoy. My sons and I will regret this forever," he added.

However, Ganapathy Anandham and his two sons are now leading a happy life in their own home with the help of PMAY(U)Scheme.

### **CHITRA** Saravanan





**Chitra Saravanan**, a PMAY(U) beneficiary from Salem, **Tamil Nadu**, doesn't bother about her children's future anymore. The pucca house which she got under PMAY(U) Scheme has given her family a ladder to dream big in life. Her husband works a daily wage labourer. With his income and government fund, they constructed their pucca house.

"I also supported my husband in building the house. Our children were growing up and it was difficult for five of us to live in a kutcha house. The house did not have proper toilet, water or kitchen facilities. We had to struggle a lot. The kids were good in studies, but due to lack of space, they faced difficulty in continuing with the education," Chitra Saravanan says.

To realise their dream of building a house, the couple bought a small plot of land in Salem. With the help of PMAY(U) Scheme and their savings, they constructed their own home.

"Now, there in no fear of extreme weather conditions. With the house, our social status has improved. I thank our Hon'ble Prime Minister for helping us," she says.

Chitra Saravanan categorically added that the house has made one of her daughters a teacher. She says that due to the house, she believes that her daughters with get good alliances for marriage.

## **MARISELVI** Kalidurai





**Mariselvi Kalidurai** lived in a kutcha house for almost eight years with her husband and three sons. The living standard of the family was extremely deplorable. It didn't have enough space neither did it have a toilet. Mariselvi Kalidurai says that they had to defecate in open and in the night, they were scared to go out. Open defecation, lack of proper water facility led to many diseases. She says her children were infected with diseases and due to their ill-health, she desperately wanted to move into a pucca home.

Her husband works in a private company as a support staff and the income just fulfilled their household expenses. The couple struggled hard to even pay the fees of their kids and in such a situation, building a pucca house was not possible for them.

Mariselvi Kalidurai never thought she would ever be able to afford a house of her own. However, PMAY(U) Scheme completely transformed her life. She is now a proud owner of a pucca house.

"The home has played an important role in improving the quality of my family's life. The pucca house has brought a sense of security and gave me a place in the society as well. My children are the happiest. They aspire to become a police officer and doctor," she adds. Mariselvi Kalidurai faced a lot of hardships but at the end, seeing the smiles on her family's face makes up for all the sorrow.

## **BHANU** Ghosh





For **Bhanu Ghosh** and her husband **Ratan Ghosh**, a house of their own was a distant dream due to poor financial condition. They are street vendors in Mohanpur, West Tripura district.

"We sell snacks on the street. We used to live in a mud walled house earlier. We wanted to build a pucca house, but due to our meagre income, it felt like an impossible dream," she says.

The couple has a son and his future worried them until they made a pucca home of their own with assistance from PMAY(U).

"Life was very undignified in a mud house. Hygiene would be a big issue, especially during rains," recalls Ratan Ghosh. It was like a dream come true for them when a house was sanctioned to them under PMAY(U).

"We happily constructed our pucca house with the help of the fund received and our little savings. The house has given us a sense of security and happiness. There's nothing more that we want," Bhanu Ghosh said.

## **NISHA** Rani Das



#### **TRIPURA**



**Nisha Rani Das** lived with her husband **Rebati Mohan Das** in a kutcha house made with bamboo. Her family, comprising of five adult members were forced to live in unhygienic conditions. An opportunity for a better and decent living with protection from natural calamities is what the family dreamt of, but the financial constraints deprived them of a good life.

The PMAY(U) house brought a ray of hope in their life. Her son Rajesh got married after the couple constructed the new house. The family now feels much secured.

"During the raining season, we faced a lot of problems in our kutcha house. However, since we moved into the new home, life has changed. We have all the privacy," Nisha's son Rajesh said.

When they found security of a pucca house under PMAY(U), they discovered new meanings of life. "We feel safe, secure. There is a sense of pride and ownership with this new home. It has all basic amenities," says Nisha.

## **MAMATA** Bhowmik



#### TRIPURA



**Mamata Bhowmik** and her husband run a small paan shop in Kumarghat, Unokoti district of **Tripura.** The shop is their only source of income. They lived in a kutcha house and faced difficulties due to lack of proper sanitation facilities. The family wanted move into a pucca house, but the financial constraints never allowed them to take a step ahead.

The couple worked day and night to fulfil their dream. They saved money to construct a house and when they learnt about PMAY(U) Scheme, they immediately applied for it.

"I wanted a proper home with all basic amenities, especially a toilet facility. Now, the pucca house has given everything I ever dreamt of. The roof of the earlier house leaked during rains. I never thought I could do a better than fixing those leaks every rainy season with my meagre income. Today, I am looking at our life ahead without bothering for such issues anymore. I live a dignified life now," Mamata said.

# **CHANDRAWATI**



#### **UTTAR PRADESH**



**Chandrawati** lives with her husband **Ramu Prajapati** and their three children in Lucknow, **Uttar Pardesh.** Previously they were living in a rented house in the same colony. Her husband is a health worker and does not make much money. A major portion of the earning would go into paying rent.

Chandravati, explains that as her husband works in a hospital a lot of their relatives stay in their house for medical treatment in the hospital nearby The frequent visits of relatives irked the landlord and he had evicted them from the house. The embarrassment and constant harassment of house owners made her think that it is time to build their own house.

The limited resources and meager salary was not sufficient to build their house. It was at this time that they came to know about the PMAY (U) Scheme. It was the beginning of a beautiful journey, as they could see means to own a house, this meant freedom and pride. The couple borrowed money from relatives, put in their savings and built a house with all facilities.

"The pride in owning a house has to be experienced, no more harassing and interfering house owners. My house is always blessed with the relatives who stay with us during their treatment".

# MANJU



#### **UTTAR PRADESH**



**Manju**, lives with her husband **Rajendra** and her two sons and daughter in Hapur, **Uttar Pradesh**. Her husband runs a general store and earns around 8,000 to 10,000 a month. The limited income the couple made from the store was just sufficient to take care of household expenses; their dream of owning a pucca house remained farfetched.

They faced a lot of problems in the kutcha house. As parents to three children they wanted to give the best of life, they knew that all they could do is to provide good education for them. Unfortunately, the house they lived in, had no space for the children to study, further, their daughter was growing, her safety and privacy was an issue. Manju mother in law was unwell; she wished that her son's family settled in a pucca house.

The couple came to know about PMAY (U) Scheme from a well-wisher, they promptly visited the Urban Local Body office and applied for the same. Financial assistance for a house was sanctioned to Manju and her husband. They completed the house as quickly as possible. The house was built with all facilities, their daughter had a separate for herself with sufficient space for the children to study with no disturbance.

Manju says, "It's worth the trouble and pain, the feeling of living in a comfortable and spacious house cannot be expressed in simple words. I have noticed people look at us differently, an own house is a status symbol, to me it's a sign of prosperity." "My family profusely thanks the Government for helping us in the journey of owning a house"

# MANJU



#### **UTTAR PRADESH**



**Manju** and her husband **Susheel** live with nine members of their family which consists of Susheel's parents and their five children in Mahadev Nagar, Azmatgarh in district Azamgarh of **Uttar Pradesh.** 

The family lives in a kutcha house, and they faced a lot of problems. The rains would ruin the grains and the temporary mud stove, making it difficult to cook a meal in the dampness. The family did not have a toilet or a water connection in the house. They had to use the public toilet and fetch water from outside, the toilet posed safety and security threats and water posed health issues. Manju's eldest daughter is 18 years old and she was very uncomfortable with her daughter going to the public toilet in the nights.

Through her friend, she got to know about PMAY(U) Scheme and immediately applied for benefits. Within a few months they received the subsidy amount and were able to build their house with all basic amenities. Manju feels happy and safe, she is confident that once her daughter finishes her education they will get a good alliance. The neighbours look at them with respect, their self esteem is boosted.

## MAHE SHWARI Devi



### UTTARAKHAND



For **Maheshwari Devi**, a resident of Augustmuni Panchayat in **Uttarakhand's** Rudraprayag district, everyday life was filled with anxiety on her family's safety and security until they moved into a PMAY (U) pucca house.

Along with her husband **Bhagwati Singh**, she runs a small bangle shop in the local market, earlier stayed in a temporary mud and stone house. This exposed them to threats of debris falling in the house, which is a common phenomenon in this Himalayan region. Their financial condition would make it unaffordable for them to make a permanent pucca house. However, hope floated in their lives after they were enrolled as beneficiary under the PMAY (U)Scheme.

With the assistance given under the Mission, they constructed two rooms, a small lobby, kitchen, and a bathroom. The house has electricity, water and a gas connection.

"The most important change that our lives have seen after moving into a new house is the enhanced social status. Everybody around compliments us for our newfound secured life. Even if we are late at work, we are reassured of our children's safety back home." says Maheshwari Devi. "We believe but for PMAY(U), it would have been very difficult for us to fulfil our dream of owning a pucca home", said her husband.

# **REENA** Bisht



#### UTTARAKHAND



From a one-room semi-pucca tenement to an aesthetically done pucca house with all basic amenities, **Reena Bisht**, a resident of Gauchar Nagar Panchayat in Chamoli District of **Uttarakhand** has come a long way. Her husband runs a tailoring shop where she often assists him so that the couple could earn more and give their family a better life. In that pursuit, a PMAY (U) house has given them new wings of hope.

"We earlier lived in our ancestral house which was tiny and made of stones. Later, when my children became school going, we shifted to the town area and started living in a rented accommodation," says Reena Bisht.

The couple put in extra efforts to increase the income and save enough for their child's future. It is when they came in contact with the Urban Local Body and were informed of the PMAY(U) Scheme, that they saw a silver lining for their future.

"We both discussed and came to the conclusion that a pucca house of our own could secure our and our child's future in a definite way," she says.

Financial assistance under PMAY (U) gave the Bisht family the much-needed shot in the arm to move into a spacious home of their own that has all other basic civic amenities.

"We are leading a respectful life now. There is place for study, work and live as a happy family," says her husband.

## **RAJNI** Upadhyay



### UTTARAKHAND



At Vikasnagar, a small town under **Uttarakhand's** Dehradun district, **Rajni Upadhyay** is a proud owner of a PMAY(U) house. She, along with her husband **Bhupesh Upadhyay** earlier lived in a semi – pucca house on a small patch of land they owned.

The small construction business they were involved in, did not allow them to afford building a fully pucca house with all amenities.

"Most residents in our locality run small business and we live hand to mouth, not knowing what the future entails for our financial security. A good house, however, takes away a large part of our safety and security concerns," says Rajni Upadhyay.

The family is grateful to the PMAY (U) Scheme for bringing a ray of hope towards fulfilling their dreams of a good life. "For the not so privileged families like us, the Government's 'Housing for All' scheme has come as a blessing. We have spread the word among friends, neighbours and relatives who can avail benefits of the scheme. We want families like us to benefit from this," says her husband. Emboldened with the confidence of living in a safe and secured house, the couple says they plan to expand their business.



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