



Pradhan Mantri Awas Yojana (Urban)



Voice of Women  
Entrepreneurs



75  
आज़ादी का  
अमृत महोत्सव

# TRANSFORMING URBAN LANDSCAPE EMPOWERING WOMEN THROUGH PMAY(U)



“

All those who are living in the houses under Pradhan Mantri Awas Yojana have houses worth lakhs and are the owners of houses worth lakhs. This means that crores of women have become 'lakhpatis', and therefore my 'lakhpati' sisters bless me from every corner of India so that I can work more for them.

”

-Narendra Modi  
Hon'ble Prime Minister



भारत 2023 INDIA

मनोज जोशी  
सचिव  
**Manoj Joshi**  
Secretary



भारत सरकार  
आवासन और शहरी कार्य मंत्रालय  
निर्माण भवन, नई दिल्ली-110011  
Government of India  
Ministry of Housing and Urban Affairs  
Nirman Bhawan, New Delhi-110011

## **MESSAGE**

In the 8-year journey of Pradhan Mantri Awas Yojana-Urban, we have laid strong foundation for the multifaceted empowerment of women. With providing ownership of a house to women, they get access to dignified living along with a safe and secured shelter. Every house constructed under the Scheme ensures dignity of living for the women and gives them the confidence to dream big in life. The success stories of our women beneficiaries are a testament to the fact that PMAY-U has indeed, changed the lives of millions of women and their families.

Access to pucca houses has interlinking impacts on the lives of families. It improves their quality of lives, gives access to better health, education and livelihood amongst others. A PMAY-U house has fulfilled the dreams and aspirations of women across the country and given them a new identity.

Today, many of the PMAY-U women beneficiaries are engaged in different occupations. To name a few, some are teachers, some ASHA workers, some tailors, some own small shops. Contextually speaking, many of them are entrepreneurs who have put their house to best productive use. They are independent women managing their families and work with ease.

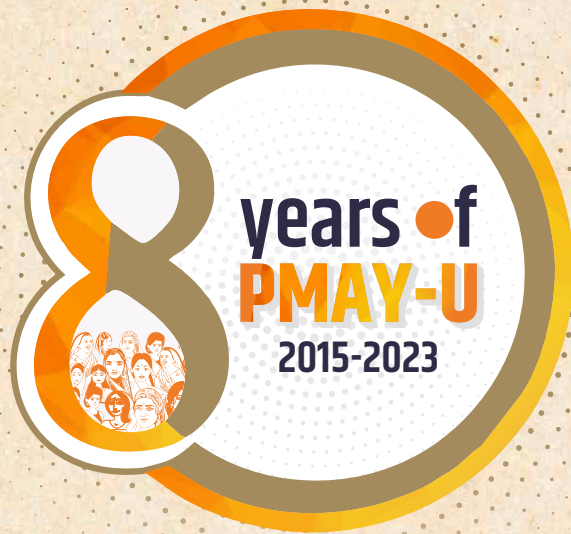
I believe by giving ownership of a pucca house to women, we are building a better future for their families and our country. Our efforts as facilitators in providing a pucca house to a family have come a long way and the credit goes to no one else but to the beneficiaries themselves, to their consistent efforts, courage and perseverance.

As we complete 8 glorious years of the Mission, PMAY-U celebrates the fulfilment of aspirations and dreams of millions of women who are living happily in their own pucca houses along with fulfilling their entrepreneurial dreams. This compilation is about stories of dreams and aspirations of those women. I would like to congratulate the team of 'Housing for All' Mission for bringing out these inspirational stories.

*Manoj Joshi*

**(Manoj Joshi)**

**New Delhi**  
**June 25, 2023**



कुलदीप नारायण, भा.प्र.से.  
संयुक्त सचिव  
Kuldip Narayan, IAS  
Joint Secretary

75  
आज़ादी का  
अमृत महोत्सव



सत्यमेव जयते

**MESSAGE**

भारत सरकार  
आवासन और शहरी कार्य मंत्रालय

Government of India  
Ministry of Housing & Urban Affairs

I would like to begin by extending my compliments to all Pradhan Mantri Awas Yojana-Urban beneficiaries who came forward to share their inspiring journey and experiences of owning a pucca house and how, battling against all odds, they have been successful in paving their own path. As the Mission completes 8 years of implementation, PMAY-U has been successful in improving the quality of life of millions of beneficiaries. With a pucca roof over their head, these families have also got a respectable place in society. As on date more than 1.12 Crore houses have been grounded and 75 Lakh houses have been completed.

When I interact with the beneficiaries, visit their houses, I see how the Mission has succeeded in changing the lives of families, especially the women of the household, given their entrepreneurial dreams a ray of hope and ensured the families have a bright and better future. Sense of ownership has been the biggest blessing that the women have got with the house. They tell me their house is an asset which they are very proud of. All of them have been through struggles but are now leading a happy life in their own pucca houses.

With every house delivered under PMAY-U, a new story of how hope and resilience has won is being written. The Mission has thus, instilled confidence in people that they also can fulfil their dreams. Nothing is more heartening to see than the precious smiles on the faces of the beneficiaries which keeps us motivated. This compilation is our concerted effort to bring out empowering stories of entrepreneurial journey of some of 25 such women beneficiaries of PMAY-U.

PMAY-U is committed to change the lives of more and more women by giving them access to a dignified living and new avenues for livelihood and this is not just one person's journey, but of all of us who are part of the Mission. I believe that when we share our experience and learning with each other, we come out with better results. On that note, as we celebrate another milestone of PMAY-U, let us work relentlessly to achieve the important goal of Housing for All and empower more women and their families.

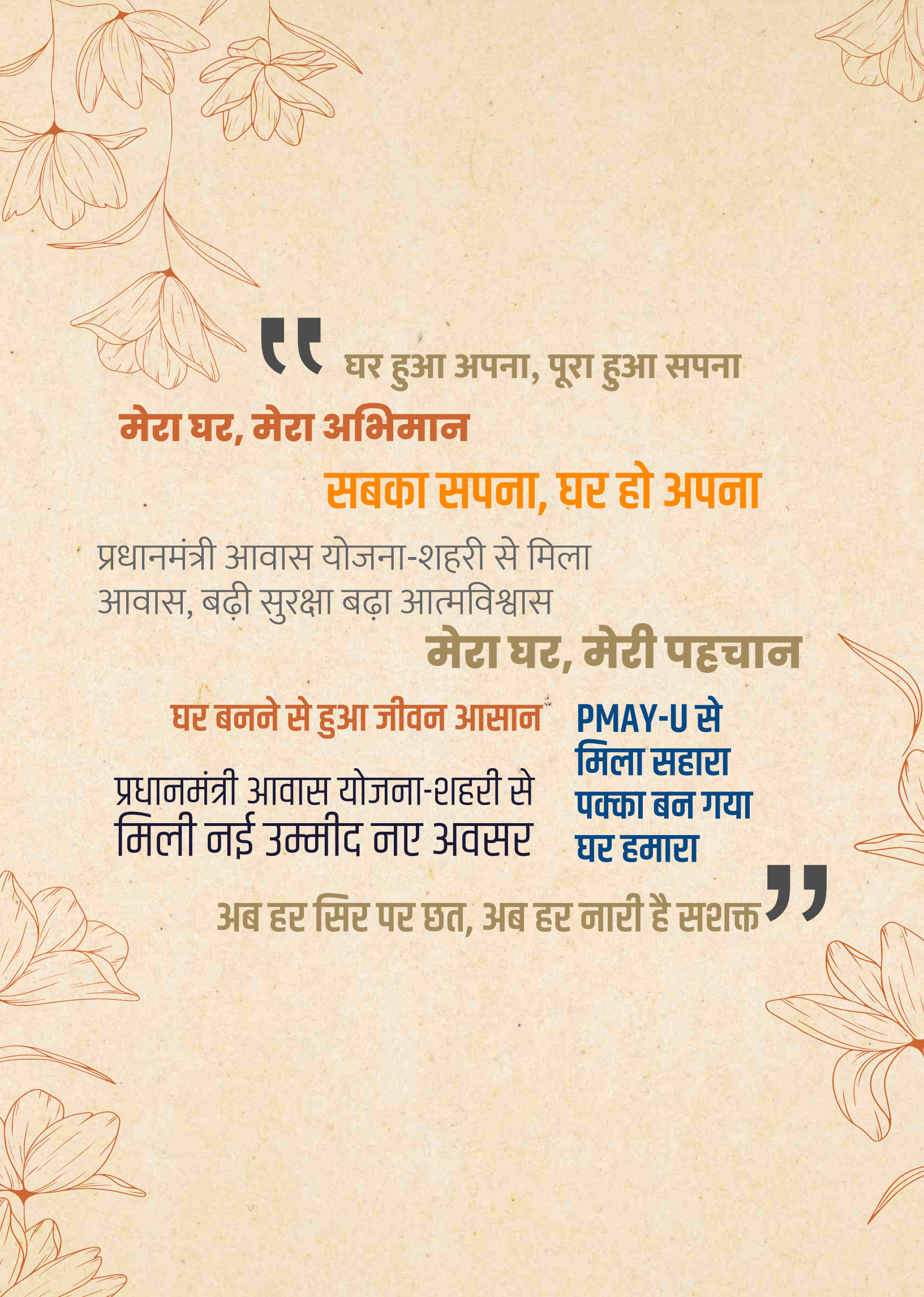
New Delhi  
25<sup>th</sup> June, 2023

कुलदीप नारायण  
25/06/2023  
(Kuldip Narayan)



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२२ घर हुआ अपना, पूरा हुआ सपना

**मेरा घर, मेरा अभिमान**

**सबका सपना, घर हो अपना**

प्रधानमंत्री आवास योजना-शहरी से मिला  
आवास, बढ़ी सुरक्षा बढ़ा आत्मविश्वास

**मेरा घर, मेरी पहचान**

**घर बनने से हुआ जीवन आसान**

प्रधानमंत्री आवास योजना-शहरी से  
मिली नई उम्मीद नए अवसर

**PMAY-U से  
मिला सहारा  
पक्का बन गया  
घर हमारा**

अब हर सिर पर छत, अब हर नारी है सशक्त

”



more than **94** Lakh  
Houses in the name of  
women/joint ownership



આવાસ યોજના દર્શકી  
કાર્ડની નીચેના સંપર્કો પર  
સહાયતા માટે સંપર્ક  
કરવાનો સલાહ આપવામાં  
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આવે છે.

# Nargis

Sonbhadra, Uttar Pradesh

## Tailor

Smt Nargis was residing in a one-room kutchra house with her husband Md Jamil, a son and a daughter in Robertsganj, Sonbhadra district of Uttar Pradesh. The family of four were facing a lot of problems in their dilapidated house, especially regarding hygiene. Smt Nargis, who worked as a health worker, recalls, “Me and my daughter had to knock the doors of our neighbours to use their washroom since our house lacked one. I felt embarrassed and helpless.”

She adds that the one thing the family needed desperately was a permanent shelter that had the basic amenities, but due to low income, the need could not be taken care of for a long time. Their life took a drastic turn after they heard about PMAY-U and how under the Mission, the Government is giving Central Assistance to eligible beneficiaries to build their dream homes.

Today, Smt Nargis is one among the million happy beneficiaries of PMAY-U who have a pucca house in their name. The transformation

that she has gone through is also commendable. Smt Nargis has made a name for herself by being AatmaNirbhar.



With assistance from PMAY-U, she fulfilled her dream of having a pucca roof over her head and with the help of other schemes of the Government of India, she was able to start off her entrepreneurial journey. Smt Nargis has opened a tailoring shop and the additional income helps her in funding children's education. “I no longer have to seek any sort of help from others. There has been social upliftment and the society sees us differently. I am particularly happy for my children, for whom, life has got a new meaning,” she shares.



# Shivalingamma

Ramanagara, Karnataka

## *Bamboo Handicrafts*

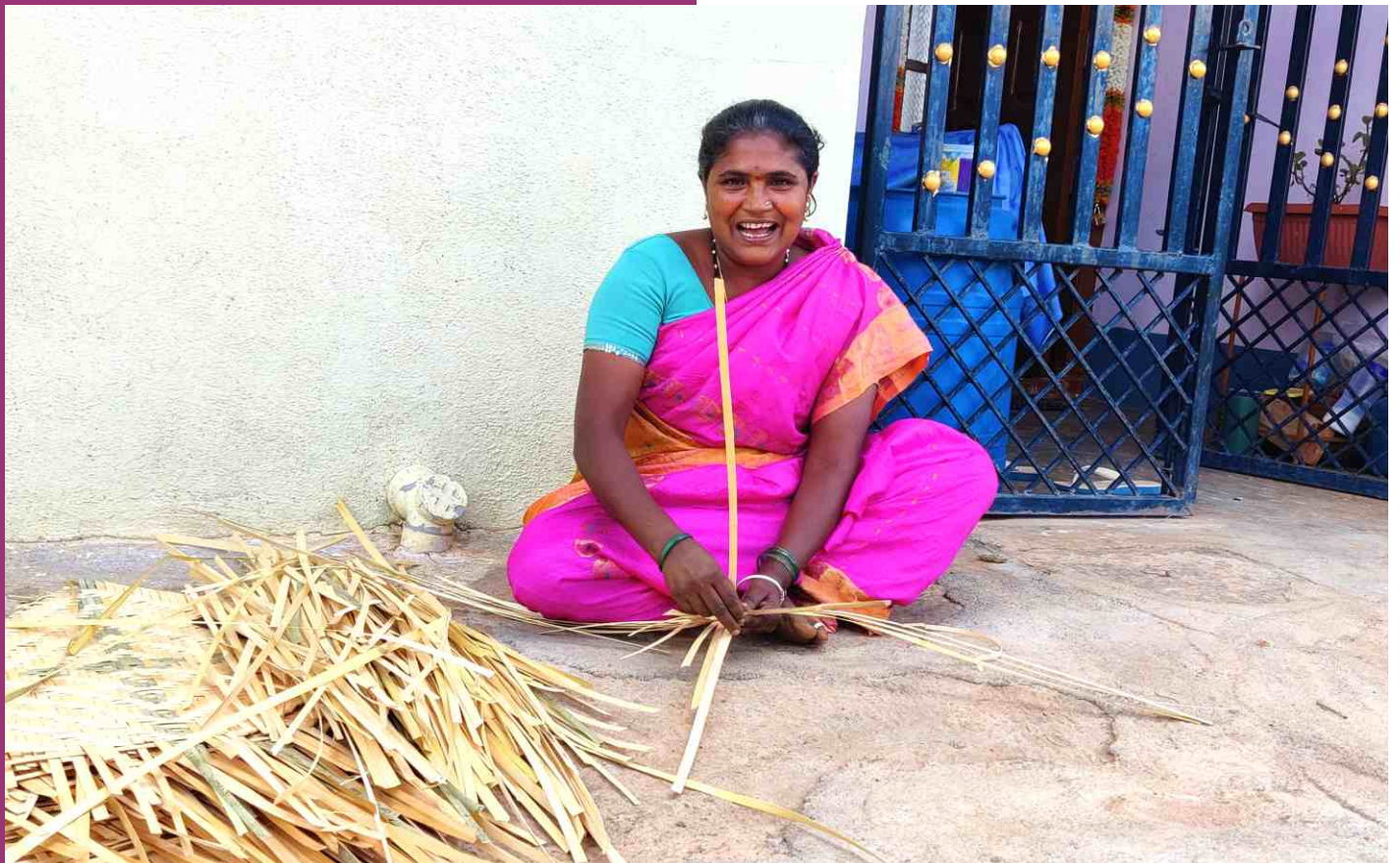
Smt Shivalingamma, a resident of Karnataka's Ramanagara spent 40 years of her life in a kutch house which lacked basic facilities. "There was insecurity, I spent several sleepless nights due to the condition of our house. I feared for my children's future, they often used to ask me when our living standards would improve and I had no answer to give," she shares. Smt Shivalingamma adds that due to the situation, her children had also lost interest in studies.

The family is into business of handicraft making with bamboo and that is their only source of income. As the couple looked for options to construct the home, Smt Shivalingamma got assistance from PMAY-U to build a pucca house for her family. She was also helped by the State Government in getting a plot and grant. Today, the family is happily living in their own pucca house which has all basic amenities.

"It is the best feeling to live in your own house and when I see my name on the nameplate, I feel empowered. My business is also running well



since I have a proper space to work. The happiness of my children knows no bounds now. They are putting in a lot of effort in their studies too," Smt Shivalingamma expresses.



# Sakchila

Tuensang, Nagaland

*Hand Weaver*

Smt Sakchila, 58, lives in Tuensang town of Nagaland with her children. She lost her husband some years ago and since then, has been single-handedly raising her children with the little money she generated from her weaving business. The family used to live in an old kutcha house that was falling apart, making it difficult to stay safe and comfortable. The house had to be repaired frequently, adding to the already mounting expenses Smt Sakchila had to bear.

She explains that the income she earned from her weaving business was very unpredictable and every month, was a challenge for her. "Making a living through weaving was a challenging endeavour, particularly when I am the sole earning member of a family of six. I always kept wondering when the next batch of order will come," Smt Sakchila says.

She adds that despite the struggles, she and her children never lost hope. Though, as a mother, she kept wondering how to give a comfortable life to her kids. "I used to be away from them for long hours due to my job and used to keep

worrying about their safety. The house was in a bad shape too. However, we continued to support each other, believing that one day things would get better and finally, our prayers were answered with PMAY-U."

With the help of the Mission, Smt Sakchila built a pucca house for the family, making it safe and comfortable for them to live in. She and her children feel blessed to have been given this opportunity.



"With this new house, our life has transformed for the better. We no longer need to worry about the poor condition of the house and can live comfortably and enjoy our time together as a family. I even have a small area outside the house where I can happily carry out my weaving work, thus looking after my home and my job at the same time. The new house has given my family a new lease of life," says a grateful Smt Sakchila.





**Fulmat Bai Yadav**  
Risali, Chhattisgarh

# Prabhaben Dineshbhai Prajapati

Gandhinagar, Gujarat

## Pottery

A resident of Mansa of Gandhinagar district of Gujarat, Smt Prabhaben Dineshbhai Prajapati and her family earlier lived in a single room kutchha house with no proper access to any basic amenities. Owing to the unhealthy surroundings, the children were falling prey to several diseases. Seeing the conditions, Smt Prabhaben decided to move out of the house and shift to a rented place.

“My children were suffering and hence, I decided to leave the kutchha house where we were residing in. Our financial condition was not allowing us to take the step forward, but for the sake of my children, I took that decision. However, due to the increasing expenses, we failed in paying the rent and later, we were forced to move back to our kutchha house,” Smt Prabhaben shares.

Smt Prabhaben's life, however, saw a drastic

change when one day, she heard about PMAY-U scheme through advertisements and announcements being made in her area. Eventually, she applied for Central Assistance under the scheme and received funds to construct the house. Today, she is a proud owner of a newly constructed house, comprising of a bedroom, hall, kitchen along with toilet and bathroom facilities.



Smt Prabhaben has also started doing pottery work from her home. She credits her PMAY-U home for giving the opportunity to become an independent working woman. “The dream of owning a pucca house in a city has come true. I am also earning now and contributing to the family income. I feel empowered,” she says.



# Jamuna Das

Nagaon, Assam

## Tailor

Smt Jamuna Das, a resident of Assam's Nagaon, is a proud owner of a pucca house constructed under PMAY-U. For her, the house is a prized possession. Smt Jamuna Das is a single mother. At the start of the day, she is a cook and by the end, works as a tailor. She does multiple jobs to run the family and to give a respectable life to her son, who has completed his higher secondary education. She built the house two years ago with the help of Central Assistance received under PMAY-U and also through her savings.

"I started my life in a kutchra house and faced a whole lot of issues and I did not want my son to have the same life. I was looking for opportunities to build my pucca house and it was then when I came to know about PMAY-U and I immediately applied for financial assistance under the scheme. My house got constructed under the Mission and today, I am leading a life of dignity and security with my son," Smt Das said.

With the house, Smt Das has also been able to start her tailoring job from the comfort of her

home. She says, "It's very comfortable to work from home as I can look after both – my son and my job. There is no tension about repairing the house or paying rent. Also, there is sense of dignity and ownership."



Her son is also determined to give his mother a better life and is able to concentrate on studies. "My son is studying peacefully and aims to do a good job after higher education. He tells me I want to give you a happy life and as a mother, this is the best thing to hear," Smt Das shares.



# Heena Parveen Ansari

Ambikapur, Chhattisgarh

## Tailor

Smt Heena Parveen Ansari, a PMAY-U beneficiary from Chhattisgarh, is a budding entrepreneur as she runs a small business from the comfort of her home. She was able to find a way out to help her family only after she got a home in her name. Smt Ansari shares that the happiness of her children knew no bounds when they moved into their own house. She adds that her elder daughter was particularly excited and calls her friends over to show them her new house. *“Vo kehti thi, 'ammi, pehle darr lagta tha ki kutchha ghar kab gir jayega. Saheliyon ko ghar nahi bula sakte the, par jab se naye ghar me aaye hain, ye saari pareshaniyan khatam ho gai hai.' Ab mere bachchon ka padhai me bhi dil lagta hai, unke paas padhne ke liye apna ek kamra hai,”* Smt Ansari said.

To support her husband in running the family, she does tailoring job.

Smt Ansari proudly says, *“Makaan hone ke*

*baad maine silai ka kaam shuru kiya aur aaj main garv se keh sakti hun ki main bhi kamaati hun. Mere income se bachchon ki padhai ka kharcha nikal jata hai.”*



Smt Ansari and her family used to live in a thatched roof house which had no amenities. Her husband works in a garage and with his meagre income, it was difficult to meet the needs of family. She explains that her in-laws & her three children were finding it difficult to lead the life in such pathetic conditions. *“Humein yojana ke baare me Nigam walon ne bataya aur tabhi humne form bhar diya. Hume paise milne me koi dikkat nahi hui aur hum un khushkismat logon me se ek hain jinhe apne ghar me rehney ka saubhagya mila hai. Mere saas-sasur apne budhape me ek chintamukt jeevan jee rahe hain aur mere bachchon ka bhavishya surakshit ho gaya hai,”* she adds.







**Geeta Devi**  
Mandideep, Madhya Pradesh

# Mamma

Kodagu, Karnataka

## Flower Seller

Smt Mamma from Madikeri in Kodagu district of Karnataka runs a small flower selling business to support her family. Her struggle started right after she got married. She and her husband both worked as labourers at a construction site. They have three children, their education had to be taken care of, rent expenses were mounting and five mouths were to be fed. Smt Mamma, however, could not continue with her job due to health issues.

“With one person's income, we found it difficult to meet the expenses of family. Hence, I also started supporting my husband. But it was quite a strenuous job with less wages and in due course of time, my health also got affected. I then had to leave that job,” Smt Mamma shares, adding that after leaving this job, she started selling flowers near a temple.

“We were staying in one-room rented house. There was no water connection and I used to walk till the public tap to fetch water. Rent was the inevitable burden for us. The landlords used

to increase the rent randomly and we struggled every month. My family was facing a lot of difficulties and we realised that if we have our own house, things will function smoothly,” Smt Mamma expresses. However, her husband's demise shattered her dream as she had to raise three children alone and also take care of the financial needs.



Years later, she applied for financial assistance under PMAY-U and after approvals, she got her home constructed. The Central Assistance from PMAY-U and her hard-earned savings helped her in building the house. Smt Mamma has single-handedly given a better quality of life to her children, educated them, got them married and leading a dignified life under a permanent roof. Her flower selling business has also grown.



# Anita Kakanya

Ratlam, Madhya Pradesh

*ASHA Worker*

Smt Anita Kakanya and her husband Shri Santosh Kakanya, like every parent, wanted to give the best life to their children. However, their financial situation acted as a barrier. Shri Santosh runs a small tea shop near Ratlam railway station and Smt Anita works as an ASHA worker. The couple, with their two daughters, earlier lived in a rented house and some years later after Smt Kakanya's brother gave her a plot in her name, they built a kutchha house on it.

“Due to lack of funds, we could not build a pucca house for our daughters. My youngest daughter cannot speak and I constantly used to fear for her safety. Since I had to leave home for my job, I suffered from the guilt of not being able to be with her and not being able to provide my daughters with a pucca roof over their head added to the woes,” Smt Anita shares.

A media campaign on PMAY-U, however, changed their lives. The advertisement was about PMAY-U and in no time, Smt Anita applied for Central Assistance under the Scheme.



“After getting a pucca house under the Mission, my life has transformed completely, and my family is also overjoyed to get all facilities under one roof. My elder daughter is married and lives her life happily.” Smt Anita said, adding that due to the safe and secured shelter her younger daughter is also leading a good life and concentrating on her education.



# Sangeeta Rani

Hoshiarpur, Punjab

## Tailor

Being able to fulfil her dream of opening a small boutique is the biggest gift Smt Sangeeta Rani, a resident of Hoshiarpur, Punjab got after she built her own home under PMAY-U. She had been working as a tailor for several years but was not able to expand her business due to lack of proper space, most importantly, a pucca home.

“I still cannot process the fact that I am owner of a house. My business has flourished, and I have become an independent earning woman,” Smt Rani says. She lived in a rented house with her husband and two children. Smt Rani's husband worked in a shop and his salary was not enough to fulfil the needs of the family. Hence, to make ends meet, she stepped in and started working as a tailor.

“We did not even have enough money to pay the rent. Every day was a struggle. The education of children was also to be taken care of. At that point of time, I started working to contribute to our household income. Since many other expenses had to be taken care of, we gave up on our dream to build our own house,” Smt Sangeeta

expresses. She adds that PMAY-U, however, came as a ray of hope in her life.



Today, Smt Sangeeta is the proud owner of a pucca house with all basic amenities as well as owns a boutique. She receives various orders. Her son is pursuing his B.Tech degree and aims to make a big name for himself.



प्रधान मंत्री  
आवास योजना-शहरी  
Pradhan Mantri Awas Yojana-Urban



**Usha Mandal**  
Kampur, Assam

# Minati Panigrahi

Mayurbhanj, Odisha

*Tailor*

After the demise of her husband in 2018, the responsibility of raising her two kids fell solely on the shoulders of Smt Minati Panigrahi, a resident of Mayurbhanj district of Odisha. With no source of income, leading a proper life became very difficult for them. However, instead of brooding over the loss, Smt Minati decided to pick herself up and start afresh.

“I wanted to give my daughters a bright future and the one thing I was clear about having was a permanent place of shelter for us. My husband had already applied for the assistance under PMAY-U and our application was approved, but his sudden death shattered a lot of our dreams. The Government gave us funds to construct a home and I added my hard-earned money too in building our dream home,” Smt Panigrahi says.

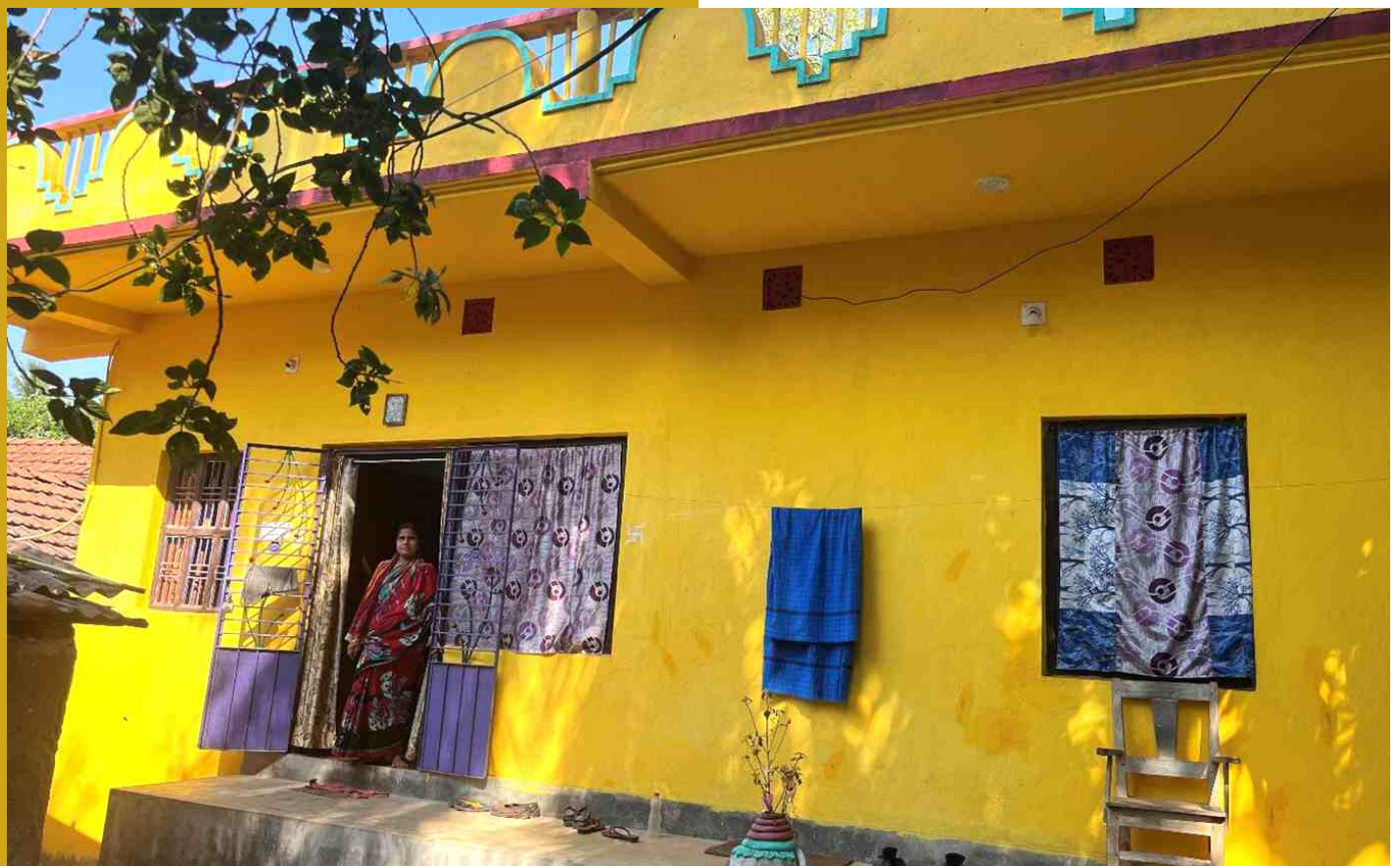
Smt Panigrahi explored employment opportunities and she realised that stitching was one job she could capitalise on. She had set up a small tailoring unit in her old home – a tent where they were residing in. She began taking orders and slowly her business was increasing,

but due to the cramped set up they were living in, it was difficult for her to expand her business. At this time, Smt Panigrahi decided to build the house and realise her dream for her daughters.



“Since the orders were increasing, it was difficult for me to manage in the tent house. I was also aware that I will get an added incentive on early completion of my PMAY-U house. Keeping that in mind, I started the construction work with whatever savings I had. My house got completed in six months' time and I also received ₹ 10,000 as incentive from the Government”, Smt Panigrahi shares. She also adds that her daughter helps her financially by giving tuitions from home.

Smt Panigrahi's tailoring business has expanded, which she runs from the comfort of her PMAY-U house and meantime, is also raising her two children.



# Shanti Devi

Varanasi, Uttar Pradesh

## Rudraksh mala maker

*“Ghar dekh ke khushi hoti hai, garv mehsoos hota hai aur samaaj me hamari izzat badh gai hai,”* says Smt Shanti Devi, a PMAY-U beneficiary from Varanasi. She is like a role model for the other women of her locality. Her family underwent a massive transformation after her PMAY-U house was built.

After Smt Shanti moved into her pucca house, livelihood opportunities opened for her. To support her husband in running the family, Smt Shanti started earning by making rudraksh mala from her home. She transformed her living space for livelihood opportunities. In due course, other women of her locality also joined her in the business. Over the years, she has not only changed her life by earning on her own, but also helped other women in leading a dignified life.

*“Aaj hum apne pairon pe khade hain kyunki hamare paas apna ghar hai. Pehle kutche makaan mein kuchh bhi sambhav nahin tha. Jab se apna pucca makaan mila hai, tab se humen ek nai disha mili hai,”* Smt Shanti shares.

Self Help Groups (SHGs) also play a pivotal role in the life of the PMAY-U beneficiaries in Varanasi. Smt Shanti is the president of a group named 'Pragya'. These SHGs provide financial help to the women in need by giving them loan at the rate of interest of 1 per cent.



Smt Shanti says, *“Humara samuh humari kaafi madad karta hai. Hum saare log mahine me ₹ 100 ke aas paas jama karte hain aur jise, jaisi zarurat padti hai usko hum paise de dete hain. Samuh ke kaaran hum saari auraton ko thodi raahat milti hai aur darr nahi lagta hai.”*



# Shahanamol NS

Alappuzha, Kerala

*Furniture shop owner*

Smt Shahanamol NS is another PMAY-U beneficiary from Kerala who is self employed and also the owner of a beautifully constructed home under the Mission. The journey to reach here was difficult, but Smt Shahanamol conquered every path. Her husband had lost his job and that prompted the couple to start their business. Money was an issue and at the same time, they had to leave their family home owing to some circumstances.

“We had no place to reside in. My husband had lost his job, we had two children, their education had to be funded. There was too much of stress mounting and we had no clue about our next step,” Smt Shahanamol shares. At that point of time, she reached out for help from the Self Employment Scheme of National Urban Livelihood Mission (NULM) and started a business of selling old windows and doors.

In 2019, after doing business for about a year, Smt Shahanamol applied for Central Assistance under PMAY-U to construct her own house.

Currently, they are living happily in the house with their two children; Smt Shahanamol's father and her father-in-law also stay with them.



“I feel fortunate to have been able to provide my family with a better home and better opportunities. The Central Government Schemes have played a big role in my life transformation. Now, I can save a good amount of money as there is no tension of paying rent or repairing the house. The money is being used to expand the business,” Smt Shahanamol says.





प्रधान मंत्री  
आवास योजना-शहरी  
Pradhan Mantri Awas Yojana-Urban



**Anita**  
Sultanpur, Uttar Pradesh

# Nikumoni Koch

Sonitpur, Assam

## *Handloom Weaver*

Smt Nikumoni Koch has many feathers to her cap. She is a tailoring tutor, a handloom entrepreneur, a computer expert and is currently pursuing her BA. She is also the owner of a pucca house at the age of 30. Her husband is a mason who has built their house. Smt Koch's in-laws and her son stay with them, and she is particularly happy for them that she was able to provide her family with a house.

“I was able to provide a secured shelter to my in-laws in their old age and I am really proud of it. The home has also given my son the confidence and motivation to think big in life and make a name for himself,” says Smt Koch.

Like how perfectly she has kept her home, Smt Koch has similarly managed to lead her professional life with perfection. She takes pride in saying that despite several hardships, she has been able to fulfil her dream of becoming an entrepreneur and earn a livelihood.

Talking about her work, Smt Koch explains that she is a weaver (handloom work) and sells the



products to raise money. Interestingly, she could arrange most of the money for construction of her home through the sale of her products. “I have a handloom machine at home which helps me in managing my family and work. Earlier, the work was not spread that much since I did not have a proper house. However, after I built this house, I have expanded my business,” she says.

Smt Koch now wants to concentrate on her studies and finish her BA and simultaneously, work on improving her skills.



# R. Lalduhzuali

Lunglei, Mizoram

*Baker*

Smt R Lalduhzuali of Lunglei district of Mizoram is a baker by profession and runs the business from her home. The business could only flourish after she moved into a pucca house which had all basic amenities and ample area, courtesy PMAY-U. 42-year-old Smt R Lalduhzuali lives with her two sons. Her husband died a few years ago and at a young age, the responsibility of her entire family fell on her shoulders.

“I started a poultry business to earn money for my children. We had been staying in a rented house in a miserable condition. My income was not steady to support the family. Rent expenses, children's school fees, ration and other expenditures had to be taken care of. In this case, I could not save much. I was looking for options and better opportunities for myself which would help me in construction of my house,” Smt R Lalduhzuali shares, adding that PMAY-U came into her life as a harbinger of hope.

With the funds she received under PMAY-U and



with the savings she had, Smt R Lalduhzuali built her house, from where she operates her bakery business. She had not taken any training but by practice, she mastered the art.

“I had a passion for baking and had initially started to bake and sell my products when we lived in the rented house, but unfortunately, I could not expand my business. Soon after I built my pucca house, I got the motivation to grow my business. People in my area have developed a taste for my cakes and I get surplus orders. I work from home and in this way, I can look after my family also,” she says.



# Kalpana Jana

Raipur, Chhattisgarh  
*Saree Seller*

*“Maa, saheliyon ko ghar me kaise laun?” was the question Smt Kalpana Jana's daughter often used to ask her when they lived in a kutcha house, and unfortunately, she had no answer to it. She further adds, “Badi beti ke sasural wale nahi aa paate the kyunki ghar chhota tha aur haalat kharab thi. Usse humare kutche ghar ke wajah se apne sasural me izzat nahi milti thi. Bete ko uske kamiyon ke chalte log chidhate the. Ye sab dekh ke mujhe bahut dukh hota tha aur sochti thi ki kaise inka jeevan khushiyon se bhar dun.”*

However, today life has changed for Smt Jana and her family as they are living in a pucca house in Raipur. There has been a huge difference in the life they led then and the life they lead now. She explains that the family is getting good matches for her younger daughter, who has finished her graduation while the son, who has hearing and speech impairment, expresses his happiness of living in his own house through sign languages and has gained confidence in his life.

Their house got constructed about two years ago. It has all basic amenities & has also opened doors of opportunities for Smt Jana. Her husband works at a shop. To support him in running the family, she started doing a small business of selling sarees from the comfort of her house. *“Ab main bhi thoda bahut kama leti hun jisse husband ko kaafi madad mil jaati hai. Ye tabhi mumkin hua jab mera apna ghar bana. Main chhat pe sabziyan bhi ugati hun jisse kuch paise bhi bach jaate hain,”* Smt Kalpana Jana says.



To add more to her happiness, her daughter and son have also recently started earning. The daughter works as a school teacher while the son has got a job in a private company. Despite being differently-abled, he has overcome all challenges in his life.



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**Sunita**  
Jhansi, Uttar Pradesh

# Sabhya Kumbhar

Kalahandi, Odisha

*ASHA worker*

Smt Sabhya Kumbhar, a PMAY-U beneficiary from Kalahandi district of Odisha, has a different approach towards her life now. She is an ASHA worker and also, the sole bread earner of the family as due to some illness, her husband has been advised bed rest. Tight financial conditions had a huge impact on the living conditions of the family. Smt Kumbhar recalls of living in a pathetic condition in a slum area adjacent to a railway track, where there were no amenities. However, PMAY-U helped her in giving a secured future to her family.

Under the JAGA Mission in Odisha, they got patta (land title) and soon, she applied for financial assistance to construct a home under PMAY-U. Smt Kumbhar recalls, “There were no facilities earlier but since we shifted here, we live a secure life. My son wants to become a doctor and now there's no looking back. I am doing everything that it takes to help him. He

studies peacefully in a separate room in the house, which was not the case earlier. I want him to fulfil all his dreams,” she says.



Smt Kumbhar is also part of a Self-Help Group (SHG) which trains them to make agarbattis and other products, which further helps them to sell these products and earn a livelihood for themselves.



# Bhavana Dixit

Unnao, Uttar Pradesh

## *Tiffin Service*

Smt Bhavana Dixit, a PMAY-U beneficiary from Uttar Pradesh's Unnao, runs a tiffin service centre from the comfort of her home and this is her empowerment story of living in a small kutcha house to moving into pucca house with her family. She recalls, "I wanted to support my husband to meet the financial needs of family and was looking out for opportunities. It was then I realised I could start my own tiffin service centre. However, the cramped living conditions acted as a barrier, limiting my scale of doing business."

Smt Dixit's first priority was to build a home for her family, which would also help her expand her business to a bigger scale. When she heard about PMAY-U, she applied for Central Assistance under the scheme. Subsequently, after verification of documents, the construction process began. She managed to construct a well-equipped house.

"Our dream to have a pucca roof over our heads was fulfilled under PMAY-U. We live a secured and protected life. Most importantly, my



business has grown manifold. I now have a separate space and a proper kitchen to run my tiffin service business. It has made me financially independent so much so that I have also hired two people as helpers," Smt Dixit shares, adding that seeing her transformation, women from her neighbourhood have also got inspired to do something on their own.

"I am happy that I have been able to become a reason for someone's employment," Smt Dixit says.



# Rukmani

Coimbatore , Tamil Nadu

## *Handicraft Business*

Smt Rukmani is the owner of a house in Coimbatore, Tamil Nadu which she got under PMAY-U's AHP vertical. She worked hard to reach where she is today. She is a successful entrepreneur and is also like a role model for many women. She said, "For me, empowerment means having a choice, and a voice. I grew up in a joint family and saw women in my family suffer because they didn't have a choice or voice. In this world, empowerment of women is a baby step towards achieving gender equality."

At an early age, Smt Rukmani was trained in traditional bamboo craft art, which provides employment and promotes her products in the domestic market. She creates a variety of sustainable products, including baskets, coat rack, fencing, wall décor.

About her journey, she says, "Getting a house, becoming an independent working woman was not an easy journey for me. We lived in a kutchha house. When heavy rains used to lash the area, the situation would become worrisome. Our



family income was not enough to meet our daily needs. Luckily, we were fortunate enough to have got a home under PMAY-U." Smt Rukmani says that after having a home, she got the confidence to make a name for herself too.

"Today, I am a successful entrepreneur and also a homemaker. I can look after my family financially and that is something I am very proud of. The house truly changed my entire life," Smt Rukmani says.





# Sorila T

Tuensang, Nagaland

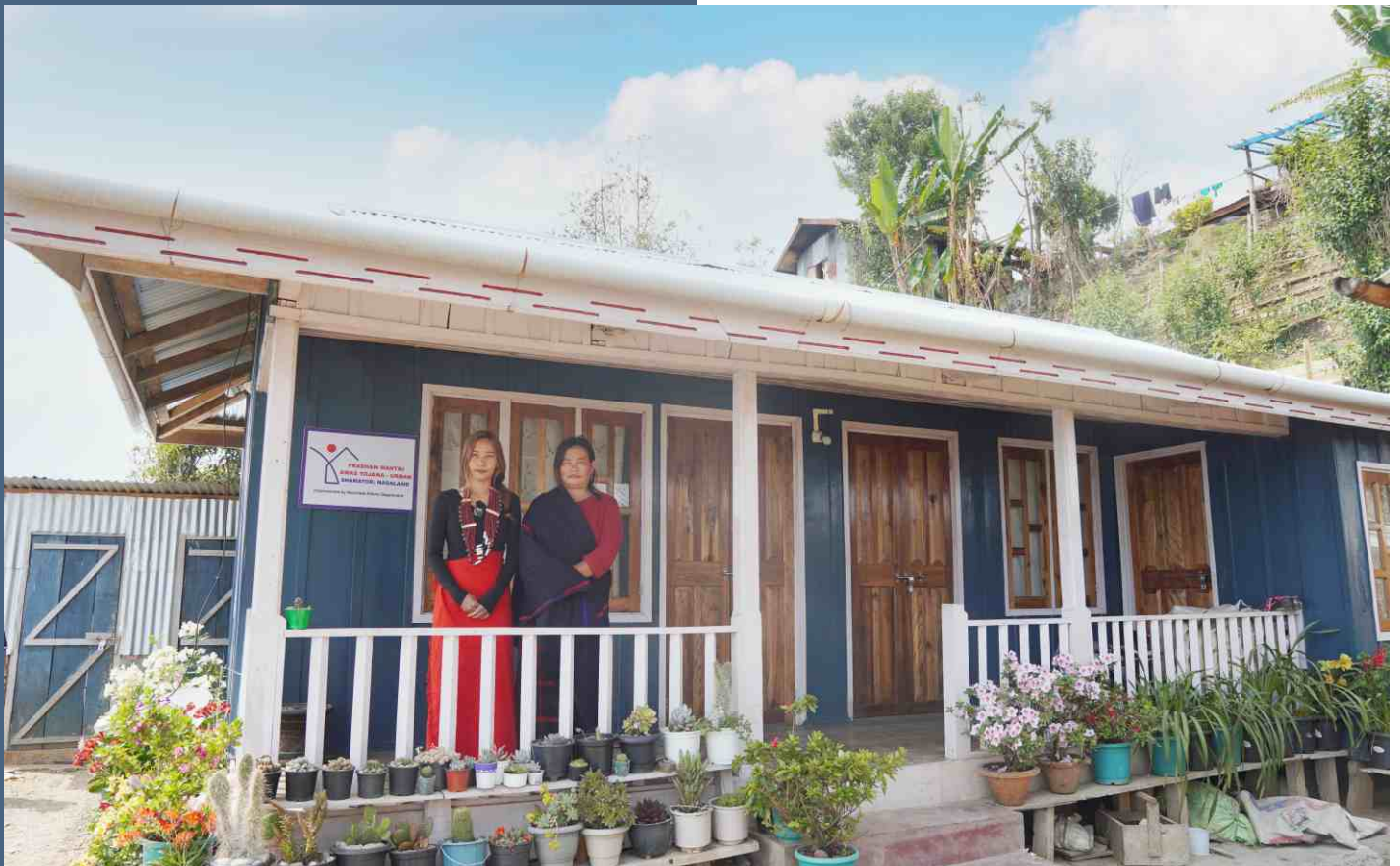
## Teacher

“It's not that only a man can look after a family, a woman is also capable to do so,” says 28-year-old Sorila T, a resident of Nagaland's Shamator town, who takes care of her parents and five siblings. The responsibility of the entire family fell on Sorila's young shoulders when her father Shri Thsunthruha had to leave his job of a guard at a private school due to his health conditions. Today, Sorila is looking after her family in her pucca house and also giving private tuitions to kids at her home to financially support the household.

Sorila had no choice but to become the 'man of the house'. Farming was their parallel source of income, but after her father left his job, it became the primary one. However, the income wasn't sufficient to feed a home of eight people. Another pressure that loomed was a permanent place to reside. They were given a small quarter by the school to live in, but they knew once Shri Thsunthruha leaves the job, they would have to vacate the place.



Sorila explains that dreams do get fulfilled and she encourages other women to also work towards fulfilling theirs and not to think that a man can only take care of the house and his family. “We are leading a happy and satisfied life. I also found a source of income, all thanks to the Mission and the house, where I give private tuitions to students. It is our house, we don't need to shift from one place to another and we can stay here peacefully for the rest of our lives,” Sorila says with pride.



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**Kunti Singh**  
Dhekiajuli, Assam

# Mamta Singh

Rewa, Madhya Pradesh

*Teacher*

“Having a home of your own is like a dream come true and this is what I experienced when I got a home under Pradhan Mantri Awas Yojana-Urban,” Smt Mamta Singh, a PMAY-U beneficiary from Madhya Pradesh's Rewa, explains. Smt Mamta, a widow, is single-handedly raising her son. She wants him to become a doctor and says that she is saving money for her son's future. This was possible only after she got a home of her own as the family earlier used to stay on rent and thus, could not save money for her son's higher studies.

Smt Mamta's rented accommodation comprised of just one-room set where she stayed with her son. She had to run her kitchen from the same room while the toilet was outside which was a common one for close to five other families. She says, “As a woman, I used to feel uncomfortable in sharing the washroom with other people. I had to wait in long queues for my turn, which made me feel helpless. When I constructed my home under PMAY-U, I got all the amenities like a separate toilet, kitchen, water and gas connection.”

“I stayed on rent in the one-room set for several years before building my pucca house, a house which I can proudly say is my own and no one can ask me to move out of it. The Mission helped me take the first step towards transforming our lives for the better. All I can say is me and my son are living our best lives. The house has also raised our living standards and gave us a dignified position in the society,” she shared.



Smt Mamta runs coaching classes in the house to support the family while her son is completing his schooling. Her life transforming story is a perfect example of how PMAY-U has empowered lakhs of women.



# Pawan Devi

Mathura, Uttar Pradesh

*Teacher*

For Smt Pawan Devi of Mathura, Uttar Pradesh, the house which she got under PMAY-U is her lucky charm. “My youngest daughter was born in this house. We are living happily here. The monsoons remind me of the pain we used to go through in our old kutcha house. Water used to drip down the roof. But today, I enjoy the monsoons with my kids in our pucca house,” she says.

The family started building the house in 2018 and it got completed in 2019. As the COVID-19 pandemic resulted in reverse migration, her husband Shri Hemant Kumar had to return home from Goa where he was working in a hotel. With the help of his relatives, he did the beautification of the house, shares Smt Pawan Devi.

The house has also empowered her. She completed her B.Ed a few years ago and gives tuition to the children of her locality. Smt Pawan Devi says this way she can support her husband in running the family. The couple live in the house with their three kids.

“The most important change that has come into



our lives, especially for me and my daughters is access to a toilet. We no longer have to go outside. *Ye soch ke khushi hoti hai ki main apne khud ke ghar me hun. Is pukke makaan me main sashakt aur surakshit mehsoos karti hun,*” she says, adding that earlier they were not comfortable with calling guests at home due to the dilapidated condition of the house. However, the situation has totally changed after we moved into the pucca house. “When they visit us, they feel happy and comfortable and so do we,” she expresses.



# Prajapati Hetalben

Nadiad, Gujarat

## Tiffin Service

Smt Prajapati Hetalben runs a tiffin service business from her home and says, “I feel proud to be able to earn on my own and financially support my husband. I take pride in saying that I am an entrepreneur, and I could start my business only after I got a home under PMAY-U.” Smt Hetalben's husband is a daily wage worker and with the meagre income, it was difficult for them to meet the expenses of the family with one person's salary. The house acted as a catalyst in making Smt Hetalben a working woman and also helped them in leading a dignified life.

Smt Hetalben wanted to help her husband since a long time, but due to lack of proper space and resources, she could not move ahead. “The dream to start my business appeared to be an impractical one. At the same time, there was need to repair our old house. I used to keep thinking of how I could improve our living

conditions, but due to the low income, it was difficult to put our plans into action,” she says.



Things started to fall in place when the family learnt about PMAY-U. Smt Hetalben immediately applied for assistance under PMAY-U and in one year, she stood tall in front of her pucca house.

“We had dropped the plan to re-build our house. PMAY-U Scheme, however, gave us a new lease of life. Even for studies, my son faced a lot of problems. Now he has a separate space to study. His worries were put to rest in no time. Those relatives who were not ready to visit us before due to our pitiable condition, are now eagerly waiting for the invitation,” says Smt Hetalben, adding, “I feel strengthened now, I can run my own business and can take care of my family.”



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**Kamalwati Devi**  
Varanasi, Uttar Pradesh

# Priya Mol. M.B

Kottayam, Kerala

*Café owner*

Smt Priya a 48-year-old widow from Kottayam, Kerala had led a life full of challenges and her husband's sudden death made the family's condition miserable. Her husband died when the family had started constructing their PMAY-U house, but the unfortunate incident, brought their life to a standstill. Smt Priya was unemployed that time and felt helpless. Living in a kutcha house already came with its own set of problems for the family.

“I started to find out work in local households. But the earnings from that job were not sufficient to meet our daily needs. I had to take care of my two children, their education. However, by God's blessing, I soon got help from welfare standing committee by the recommendation of PMAY-U and National Urban Livelihood Mission teams. I got funds to raise a small café,” Smt Priya explains. With the income she earned from the café, she was able to put in her contribution too to construct her own pucca house.

“The journey was difficult. I trained hard to

reach here and provide my family with a good life. If it wasn't for the Central Government schemes, our life would have not transformed,” she shares. Smt Priya's journey is a beautiful story of how Convergence of Schemes have changed the lives of beneficiaries.



As now, Smt Priya, co-runs the café. She is able to put in extra effort and time towards her work since she has a safe and secured pucca house for her children. “I no longer have to worry about their safety. My children are comfortable in their space. My son has completed his college while my daughter studies in higher secondary. The house, our living environment has boosted their confidence,” Smt Priya says.



# Pi J Lalhruaitluangi

Champhai, Mizoram

*Cosmetic & cloth shop*

Smt Pi J Lalhruaitluangi, a resident of Mizoram's Champhai district, is an entrepreneur who works from the comfort of her home and manages her personal and professional life both with ease. She has converted a part of her home to a store from where she sells home-based cosmetics and traditional clothes of Mizoram. This single mother's journey saw many downs but every time, she picked herself up and worked to provide her children with a dignified life.

Smt Lalhruaitluangi got divorced in 2013. She has a son who lives with her. After her separation, she started working to give her child the best of everything, but the deplorable conditions of her house did not allow her to continue with her business. The rains caused more havoc.

“As a single parent, it was difficult for me to run the family without any fixed source of income.



My son's education was a concern too in the cramped space. I could not continue with my business owing to the conditions in which we were living and building a pucca house was a far-fetched dream for me,” Smt Lalhruaitluangi shares.

An opportunity for a better and decent living is what the family dreamt of, but the financial constraints deprived them of a good life. PMAY-U, however, brought a ray of hope in her life. “I found security in the form of a pucca house under PMAY-U. We feel safe and secure in this all-weather house. There is a sense of pride and ownership with this new home,” she expresses.

After getting the house, Smt Lalhruaitluangi expanded her business in the new house, and she is earning well for her family.





# Yoowanka Passah

Jowai, Meghalaya

*Tea Seller*

Smt Yoowanka Passah of Jowai, Meghalaya is a single parent to her eight kids. With a huge family to support after her husband's death, she knew that her journey to raise the kids would be tough and she did not have the luxury to stay home. Smt Passah says that when she got married, both of them had planned to build their own home, but then family responsibilities came their way and later, her husband's death made it a distant dream.

“We had to feed a huge family, educate our children and provide them with a better life. Hence, in order to overcome the hardships, I decided to start a small business of selling tea while my husband worked as a labourer. We were simultaneously saving up, but his death shattered our future plans,” she recalls. Overcoming every hurdle that came her way, Smt Passah then set up a small tea shop in her locality and would be helped by her children in running the business after their school hours.



“The one thing that kept me moving forward was the support I got from my children who understood their mother's hard work. I decided to keep working and save up for their bright future,” Smt Passah explains. Apart from the children's future, the housing needs were also to be catered to for which a huge amount of money was required.

Smt Passah then learnt about PMAY-U and applied under the scheme. Once her application was approved, the construction work of her house started, and a long-lost wish was fulfilled. “As days passed by, my eldest daughter got job and today, we are living happily in our safe abode. I keep working and spend more time in planning how to expand my business. The biggest blessing is that my children are spending their life in their own home after years of struggle,” she says.



# Kottimuthu

Thenkasi, Tamil Nadu

## Weaver

Smt Kottimuthu of Thenkasi district of Tamil Nadu faced several hardships in managing her family, in giving them a proper life and seeing these, she felt helpless. She lived in a kutcha house with her husband and son and the extreme weather conditions added to their woes. The couple worked as weavers in their home. Despite working hard, they were not able to provide a decent living to their son and wondered if they would ever be able to provide him with a home of their own.

“I aspired to build a pucca house for my child and also wanted to increase my business. However, there was dearth of money and it seemed that the dreams would remain a dream only,” Smt Kottimuthu said.

PMAY-U came as a blessing in disguise for the family and immediately, she applied for Central Assistance under the Scheme. Now, Smt Kottimuthu and family live in a well-built pucca house, where she has also expanded her weaving business.



“I have worked hard day and night to provide my son with a good life and I am proud to say that I was successful in it all thanks to PMAY-U. The Mission gave me the much-needed hope in the form of a house which has all basic amenities and good social infrastructure. I take pride in saying I lived my life on my own terms and gave my son the best I could. A safe shelter gives me the confidence to work properly,” Smt Kottimuthu says.



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